

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MINUTES OF MEETING**  
**June 8, 2023**

The Members of the Department of Financial Institutions met at 10:00 a.m., EDT, at 30 South Meridian Street, Suite 200, Indianapolis, Indiana. Present from the Department were Thomas C. Fite, Director; Christopher Dietz, Deputy Director, Depository Division; Miranda Bray, Deputy Director, Consumer Credit Division; Troy Pogue, Chief Operations Officer; Nicole Buskill, General Counsel and Secretary; George Dremonas, General Counsel; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary; Alexander Tison, Depository Workflow Manager; and Sharmaine Stewart, Administrative Assistant.

**I. EXECUTIVE SESSION: 10:00 A.M.**

- A. Discussion of records classified as confidential by state or federal statute, authorized under Ind. Code § 5-14-1.5-6.1(b)(7). The Members certify that no subject matter was discussed in the Executive Session other than the subject matter specified in the public notice.

**II. PUBLIC SESSION: 11:12 A.M.**

- A. Members Present: Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Thomas C. Fite, Director; Jean Wojtowicz and Donald E. Goetz. Benjamin Bochnowski was present via Microsoft Teams.
- B. Date of next meeting: July 13, 2023, @ 10:00 A.M., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 200, Indianapolis, Indiana.
- C. Chairman Rice entertained a motion to approve the minutes of the May 11, 2023, meeting.

**Ms. Wojtowicz moved approval of the minutes; Mr. Goetz seconded the motion and the motion passed unanimously.**

**Ms. Buskill called roll for the vote. Rick Rice, Mark Schroeder, Jean Wojtowicz, Ben Bochnowski, Don Goetz, and Tom Fite all voted yes. The minutes were approved 6-0.**

**D. DIRECTOR'S COMMENTS AND ACTIONS:**

1. Financial Discussion including 23/24 fee proposal (**Tom Fite**)

Director Fite opened the discussion by noting changes from discussion in the prior month. One change is on the expense side related to certain office improvements. The DFI was

able to run such expenses through the billing system so that they hit the books this year. The other change was an increase of approximately \$50,000 related to the SWCAP fee. SWCAP is like a commons area fee for state government. The DFI receives a bill each year for its share of certain government expenses such as accounting services. Over the years, the SWCAP fee has greatly varied. In some years, the DFI was not charged any SWCAP fee and in other years it was approximately \$100,000. This year the SWCAP fee was \$150,000, which may be as high as it has ever been, and the DFI will pay it. Some years ago, the DFI spent time to learn more about the fee and found that it was outsourced. The new CFO will be assigned a project to validate the amount and assess the wide variation in amounts, especially since the DFI budget does not greatly vary from year-to-year. Another change is that the DFI had one more month of accrual of expenses and DFI staff member Susan Ellison did a fine job in that regard.

Next, Director Fite remarked that overall, this is a pretty good budget from what we are able to predict right now. Numbers that will be interesting to watch are salaries, as we try to hire as quickly as possible to keep fully staffed. Two weeks ago, the DFI was nearly fully staffed. The DFI is now as close to being fully staffed as it has ever been over the last 15 years, which will help with many initiatives including the strategic plan. In sum, the 2023 year-end net deficit estimate of \$1.3 million is approximately what the Members had targeted last year. The DFI is also headed in the right direction. Last year we had approximately 13 months of expenses covered; now we are down to 10 months in the 2024 projection, which is where we would like to see it settle in.

Director Fite is excited about the 2024 projection. The budget shows a net gain of approximately \$400,000, which is after accounting for the \$1.3 million dollars and the 20% fee holiday. In sum, the year-end deficit of \$1.3 million and the \$400,000 net gain is what the DFI plans to add in 2024 for the strategic plan. Director Fite added that the \$400,000 amount is not as predictable as compared to prior years because he is worried about the mortgage industry. No significant assumption changes were made because we simply do not know what is going to happen. We are still seeing a fair amount of mortgage application activity, but we do not think that will continue given the mortgage rate environment and based on conversations with mortgage brokers. Accordingly, we anticipate that our income related to the mortgage industry will decline over the next year, which may bring the operating profit number down to near break-even.

Ms. Wojtowicz asked which line item does the mortgage application fall into? Director Fite replied mortgage loan originator fees are approximately \$1.2 million, which are actually shown in another report.

Director Fite reported that we have several promising candidates for the CFO position.

Director Fite informed the Members that he attended an agency head meeting regarding HEA 1623 and that the DFI is working through its impact, including scheduling meetings with legislators to learn what they prefer for the DFI. DFI operations do not fit the framework set forth in HEA 1623.

Director Fite recommended that we do not raise fees from the prior 2022-2023 fiscal year.

Ms. Wojtowicz asked about considering a separate fee per subsidiary. Director Fite replied that the DFI will perform additional analysis on that point.

**Mark Schroeder moved approval of the fee proposal; Ms. Wojtowicz seconded the motion. Ms. Buskill called roll for a vote. Richard Rice, Mark Schroeder, Tom Fite, Jean Wojtowicz and Don Goetz all voted yes. The proposal was approved 5-0. Ben Bochnowski, appeared virtually, and although he could not participate in the vote, he voiced his support for the fee proposal.**

2. Director Fite advised the Members of actions taken pursuant to Delegated Authority.
3. Other Matters

Director Fite informed the Members about John Kirk with GVC Mortgage who will become a DFI Board Member in the near future.

**OTHER BUSINESS:**

Chairman Rice asked if there was other business. There being no further business, Chairman Rice entertained a motion to adjourn the meeting. Mr. Goetz moved for adjournment, Mr. Schroeder seconded the motion, and it passed unanimously.

**APPROVED:**



**Richard Rice, Chairman**

**ATTEST:**



**Nicole Buskill, Secretary**



ACTION TAKEN UNDER DELEGATED AUTHORITY

May 23, 2023

1. CENTIER BANK, WHITING, LAKE COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **6210 Allisonville Road, Indianapolis, Marion County, Indiana**. The application was received on April 27, 2023. The branch is to be known as the **Allisonville Road Branch**. This will be the institution's 60th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. CENTIER BANK, WHITING, LAKE COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **6378 Crane Drive, Whitestown, Boone County, Indiana**. The application was received on May 15, 2023. The branch is to be known as the **Whitestown Branch**. This will be the institution's 61st branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. TEACHERS CREDIT UNION, SOUTH BEND, ST. JOSEPH COUNTY, INDIANA

The credit union has filed for approval of a proposed Amendment of the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organizations into the field of membership of the credit union:

Canteburry Lodgings Company, Inc. – Wharton, Texas – 2 members (common bond of occupation as defined by IC 28-7-1-10)

**APPROVAL IS RECOMMENDED - (AT)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

4. TEACHERS CREDIT UNION, SOUTH BEND, ST. JOSEPH COUNTY, INDIANA

The Credit Union has applied to the Department for approval to establish a branch office to be located at **45 West Tournament Trail, Westfield, Hamilton County, Indiana**. The application was received on April 24, 2023. The branch is to be known as the **Westfield Branch**. This will be the institution's 55th branch **APPROVAL IS RECOMMENDED - (AT)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY**  
May 23, 2023

5.

**FORUM CREDIT UNION, FISHERS, HAMILTON COUNTY, INDIANA**

The credit union has filed for approval of a proposed Amendment of the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organizations into the field of membership of the credit union:

Plumbers, Steamfitters, and HVACR Service Technicians Local Union 440. – Indianapolis, Indiana – 2380 members (common bond of occupation as defined by IC 28-7-1-10)

**APPROVAL IS RECOMMENDED - (AT)**

**DEPUTY APPROVED** CCD

**DIRECTOR APPROVED** TF

63698

DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

CityWorth Mortgage LLC applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Fairfax, Virginia. The Applicant is licensed in eleven states.

The Applicant will be engaging in first and second mortgage brokering and lending. The staff's review finds that the financial responsibility, character and fitness of the Applicant and officers and directors of the Applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). The Applicant is recommended for approval. (MDB)

Approved by the Department of Financial Institutions of the State of Indiana

  
Thomas Fite, Director  
Date 5-4-22

63699

DELEGATED AUTHORITY

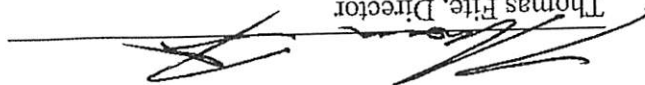
CONSUMER LOAN LICENSE APPLICATION

Sunnova Energy Corporation applied via the Nationwide Multi-State Licensing System for a new Consumer Loan license. The Applicant is based in Houston, Texas. The Applicant is licensed in twenty states and the District of Columbia.

The Applicant will be engaging in brokering and originating consumer loans. The staff's review finds that the financial responsibility, character and fitness of the Applicant and officers and directors of the Applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (MDB)

Approved by the Department of Financial Institutions of the State of Indiana

Thomas Fite, Director



Date

5-4-23

DELEGATED AUTHORITY


MORTGAGE LENDING LICENSE APPLICATION

MortgageCountry, LLC, applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Blue Bell, Pennsylvania. The Applicant is licensed in thirty-three states and the District of Columbia.

The Applicant will be engaging in first and second mortgage lending. The staff's review finds that the financial responsibility, character and fitness of the Applicant and officers and directors of the Applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). The Applicant is recommended for approval. (MDB)

Approved by the Department of Financial Institutions of the State of Indiana

Thomas Fite, Director



Date

5-4-23

63700



DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

VLG, LLC, applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Fort Walton Beach, Florida. The Applicant is has obtained licensure in thirty-one states and the District of Columbia since December, 2022, with an additional twelve states pending.

The Applicant will be engaging in first, second, and reverse mortgage brokering and lending, as well as high-cost home loan brokering and lending. The staff's review finds that the financial responsibility, character and fitness of the Applicant and officers and directors of the Applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). The Applicant is recommended for approval. (MDB)

Approved by the Department of Financial Institutions of the State of Indiana

  
Thomas Fite, Director  
5-4-23  
Date

63701

DELEGATED AUTHORITY

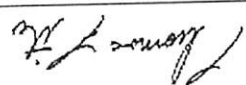
MORTGAGE LENDING LICENSE APPLICATION

Barrett Financial Group, L.L.C., applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Gilbert, Arizona. The Applicant is licensed in forty-eight states and the District of Columbia, and holds a current mortgage broker license with Indiana SOS.

The Applicant will be engaging in first and second mortgage brokering and lending. The staffs review finds that the financial responsibility, character and fitness of the Applicant and officers and directors of the Applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). The Applicant is recommended for approval. (MDB)

Approved by the Department of Financial Institutions of the State of Indiana

Thomas Fite, Director



Date

5-18-23

63815  
ML

DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

Mortgage Calculator Company LLC applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Miami, Florida. The Applicant is licensed in twenty-one states and the District of Columbia.

The Applicant will be engaging in first mortgage brokering and lending, and second mortgage brokering. The staff's review finds that the financial responsibility, character and fitness of the Applicant and officers and directors of the Applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). The Applicant is recommended for approval. (MDB)

Approved by the Department of Financial Institutions of the State of Indiana

*Thomas Fite*  
Thomas Fite, Director

5-18-23  
Date

63819

63820

DELEGATED AUTHORITY  
CONSUMER LOAN LICENSE APPLICATION

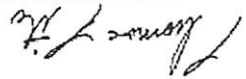
Cash 1 Indiana, LLC applied via the Nationwide Mortgage Licensing System for a Consumer Loan License. The applicant is based in Phoenix, Arizona. The applicant is not licensed in any other state. The applicant has not been previously licensed by the Department.

The applicant will be originating consumer-purpose lines of credit. The applicant will retain and service all loans.

The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). The applicant is recommended for approval. (MDB)

Approved by the Department of Financial Institutions of the State of Indiana

Thomas Fite, Director



Date

5-18-23

**Delegated Authority**  
**Week of 4/24/2023 through 4/28/2023**

**Mortgage Loan Originator Applications**

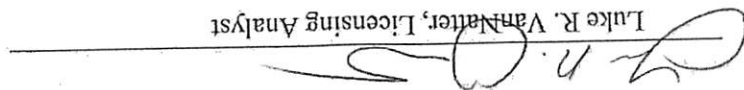
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following twenty-seven loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

| NMLS #  | Last Name  | First Name | Middle Name       | Suffix | Date Approved |
|---------|------------|------------|-------------------|--------|---------------|
| 2458019 | Bandenburg | Joseph     | Adam              |        | 4/25/2023     |
| 1194639 | Buckland   | Alexander  | Roy               |        | 4/26/2023     |
| 2212002 | Bumsted    | Trevor     | Bean              |        | 4/26/2023     |
| 1597245 | Carrasco   | Adam       | Marco             |        | 4/26/2023     |
| 2476050 | Clement    | Joshua     | Christopher-Dahu  |        | 4/26/2023     |
| 2479018 | Elmaani    | Samuel     | Hakim             |        | 4/26/2023     |
| 2466429 | Harvey II  | Michael    | Sterling-Vorece   |        | 4/27/2023     |
| 180985  | Jarboe     | Matthew    | Ray               |        | 4/25/2023     |
| 2469989 | Kloss      | Anthony    | Robert            |        | 4/27/2023     |
| 1905587 | Kristian   | Martin     |                   |        | 4/25/2023     |
| 1409507 | Kruse      | Joseph     | Hobart            |        | 4/26/2023     |
| 2436846 | Kruszynski | Joshua     | Thomas            |        | 4/25/2023     |
| 2472373 | Lamberson  | Shane      | Christopher Dolan |        | 4/25/2023     |
| 586251  | Loza       | Peggy      |                   |        | 4/26/2023     |
| 1643411 | Malone     | Michael    | Beatty            | Jr     | 4/25/2023     |
| 1941270 | Moke       | Curtis     | Meehan            |        | 4/25/2023     |
| 1807814 | Munizza    | Frederick  | George            | II     | 4/26/2023     |
| 2476058 | Pokorney   | Samuel     | James             |        | 4/26/2023     |
| 2472325 | Rainey     | Alexander  | Newman            |        | 4/26/2023     |
| 131401  | Rezaeipour | Parham     |                   |        | 4/25/2023     |
| 1949336 | Richter    | Brandon    | Richard           |        | 4/26/2023     |
| 1814068 | Scott      | Kenneth    | Eugene            | Jr     | 4/26/2023     |
| 1902049 | Shaft      | David      | James             |        | 4/25/2023     |
| 2462761 | Sheena     | Rafi       |                   |        | 4/26/2023     |
| 2181917 | Shoriz     | Yousif     | G                 |        | 4/26/2023     |
| 787734  | Skas       | Matthew    | W                 |        | 4/25/2023     |
| 1797085 | Tran       | Jessica    | Olivia            |        | 4/26/2023     |



Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.

Luke R. VanMatter, Licensing Analyst



**Delegated Authority**  
**Week of 5/1/2023 through 5/5/2023**

**Mortgage Loan Originator Applications**

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following ninety-eight loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

| <b>NMLS #</b> | <b>Last Name</b> | <b>First Name</b> | <b>Middle Name</b> | <b>Suffix</b> | <b>Date Approved</b> |
|---------------|------------------|-------------------|--------------------|---------------|----------------------|
| 2453653       | Amar             | Shachar           | Aaron              |               | 5/4/2023             |
| 2114206       | Andrews          | Travis            | Lee                |               | 5/3/2023             |
| 1144938       | Backman          | Sherrie           | Lynn               |               | 5/4/2023             |
| 1922111       | Baker            | Tylesha           | Michele            |               | 5/1/2023             |
| 4068          | Balk             | Matthew           | Todd               |               | 5/3/2023             |
| 2359270       | Barbalios        | Ryan              | Paul               | II            | 5/1/2023             |
| 621127        | Barnes           | La'Tara           |                    |               | 5/4/2023             |
| 966896        | Bhatti           | Javed             | Ahmad              |               | 5/3/2023             |
| 98056         | Billman          | Luke              | Eugene             |               | 5/1/2023             |
| 512474        | Bohnhoff         | Dirk              | Alan               |               | 5/1/2023             |
| 1887141       | Brewer           | David             | W                  |               | 5/2/2023             |
| 134462        | Bryce            | David             | Joseph             |               | 5/3/2023             |
| 1972183       | Bulloch          | Jacqueline        | Marie              |               | 5/1/2023             |
| 2116837       | Buss             | Hayden            | Hughes             |               | 5/3/2023             |
| 1968672       | Carroll          | De'Andre          | Da'Jon             |               | 5/1/2023             |
| 1916644       | Clark            | Tyanna            | Marie              |               | 5/1/2023             |
| 1912618       | Cornish          | Christopher       | Douglas            |               | 5/1/2023             |
| 2468297       | Cutler           | Kaylie            | Brooke             |               | 5/1/2023             |
| 1737448       | Cyza             | Philip            | Jerome             |               | 5/1/2023             |
| 188686        | Dababneh         | Sam               | Zahy               |               | 5/1/2023             |
| 336242        | Dababneh         | Wesam             | Shawket            |               | 5/1/2023             |
| 2471056       | Flanagan         | Lucas             | Emerson            |               | 5/1/2023             |
| 1212823       | Foster           | Brent             | A                  |               | 5/5/2023             |
| 380734        | Fuchs            | Kyle              | David              |               | 5/4/2023             |
| 376017        | Furdock          | Steven            | Allen              |               | 5/1/2023             |
| 1844135       | Gayler           | Grant             | Daniel             |               | 5/1/2023             |
| 2292700       | Gentek           | Trevor            | Dean               |               | 5/3/2023             |
| 2453127       | Glon             | Zebulon           | Joseph             |               | 5/1/2023             |
| 1497929       | Gloriani         | Brenda            | Vanessa            |               | 5/2/2023             |
| 2059021       | Green            | Heath             | Randall            |               | 5/3/2023             |
| 2378031       | Hanna            | Joseph            | Loual              |               | 5/1/2023             |
| 1675920       | Harmon           | Steven            | Boyack             |               | 5/4/2023             |
| 1425580       | Harrison         | Matthew           | Charles            |               | 5/1/2023             |

|         |                   |           |                   |              |
|---------|-------------------|-----------|-------------------|--------------|
| 1425262 | Harrison          | Brendan   | Patrick           | 5/5/2023     |
| 2472344 | Hernandez         | Arthur    | Junior            | 5/5/2023     |
| 1382489 | Hicks             | Robert    | Dorsey            | 5/1/2023     |
| 2139457 | Holden            | Luke      | Ronald            | 5/1/2023     |
| 624049  | Howard            | Angelica  | Maria             | 5/1/2023     |
| 203980  | Huit              | Derek     | Ralph             | 5/2/2023     |
| 906994  | Jakubowski        | Robert    | Jeffrey           | 5/5/2023     |
| 19900   | Jensen            | Stephen   | Wayne             | 5/4/2023     |
| 1154482 | Jones             | Selena    | Rose              | 5/1/2023     |
| 1054302 | Keselman          | Marina    | Borisovna         | 5/5/2023     |
| 145114  | Kimball           | Richard   |                   | 5/1/2023     |
| 2011861 | Kofahl            | Jeffery   | Neal              | 5/5/2023     |
| 16721   | Komoroski         | George    | Elliot            | 5/1/2023     |
| 2118490 | LaPorte           | Andrew    | John              | 5/1/2023     |
| 1177715 | LaValle           | Mark      | William           | 5/5/2023     |
| 1525884 | Lee               | Hyun      | Woo               | 5/5/2023     |
| 1804927 | Lieberman         | Philip    | Faye              | 5/1/2023     |
| 2324606 | Lilaj             | Jason     |                   | 5/3/2023     |
| 1078350 | Long              | Adam      | Michael           | 5/5/2023     |
| 1914274 | Maddox            | Charles   |                   | 5/5/2023     |
| 269417  | Manolis           | George    |                   | 5/1/2023     |
| 2420743 | Maweja            | Roy       | Kabengele         | 5/3/2023     |
| 1074395 | McCann            | Cameron   | Keith             | 5/1/2023     |
| 2472208 | Mims              | Courtney  | Vineyard          | 5/1/2023     |
| 175575  | Moore             | Edward    | Lopaka Kaho'okano | 5/5/2023     |
| 27504   | Nance             | Charles   | Ray               | III 5/1/2023 |
| 930639  | Neufeld           | Gregory   | Kevin             | 5/1/2023     |
| 269696  | Newton            | Joseph    | Herman            | 5/1/2023     |
| 2031688 | Odell             | Scott     | A                 | 5/1/2023     |
| 95809   | O'Farrell         | Stephanie | Lyn               | 5/1/2023     |
| 223988  | Oldaker           | Stacey    | DeLoche           | 5/4/2023     |
| 380703  | Peck              | Benjamin  | Edwin             | 5/1/2023     |
| 1420072 | Pessolano         | Joseph    | Orlando           | 5/1/2023     |
| 159695  | Phillips          | Thomas    | Clarence          | II 5/1/2023  |
| 370452  | Pupillo           | Samuel    | Thomas            | 5/1/2023     |
| 1731210 | Rembert           | Arielle   | Marshae           | 5/1/2023     |
| 2448716 | Risley            | Brent     | Christopher       | 5/1/2023     |
| 1604111 | Ritter            | Brittany  | Ann               | 5/4/2023     |
| 1515786 | Roberts-Tallarico | Danelle   | Rae               | 5/1/2023     |
| 1404867 | Rodrigues         | Alexandra | Meriah            | 5/4/2023     |
| 1390495 | Rogers            | Vikki     | Lynn              | 5/1/2023     |
| 2050188 | Rosado            | Paul      | John              | II 5/1/2023  |
| 1897766 | Rubio             | Cari      | Lynn              | 5/5/2023     |
| 1942735 | Rucker            | Kayla     | L                 | 5/1/2023     |

|         |            |          |             |              |
|---------|------------|----------|-------------|--------------|
| 249306  | Russell    | Rachel   | Elisabeth   | 5/3/2023     |
| 389871  | Sanchez    | Derek    | Gregory     | 5/1/2023     |
| 1034053 | Sargent    | Kendall  | Ross        | 5/3/2023     |
| 393535  | Shalaby    | Joseph   | Nagib       | 5/1/2023     |
| 1387537 | Shaw       | William  | Christopher | 5/1/2023     |
| 2478012 | Shearer    | Sara     | Lynn        | 5/1/2023     |
| 2471736 | Shewmaker  | Austin   | Michael     | 5/1/2023     |
| 410338  | Shuey      | Kimberly | Ann         | 5/1/2023     |
| 19629   | Shur       | Yehuda   | Meir        | 5/3/2023     |
| 1542765 | Stephenson | Anthony  | Martin      | 5/1/2023     |
| 2436983 | Straub     | Patrick  | James       | 5/1/2023     |
| 143091  | Summa      | Vito     | Anthony     | Jr. 5/1/2023 |
| 2461112 | Thezan     | James    | William     | 5/1/2023     |
| 1294850 | Thompson   | Gregory  | Magnus      | 5/1/2023     |
| 1352337 | Venters    | Shamitra | Narsha      | 5/1/2023     |
| 1742333 | Wiechec    | Stephen  | Andrew      | 5/3/2023     |
| 2087248 | Wilder     | Brent    |             | 5/1/2023     |
| 1235141 | Wilson     | Abigail  | Lyn         | 5/5/2023     |
| 415109  | Wolverton  | Jonathan | Micheal     | 5/1/2023     |
| 2471807 | Wooley     | Caleb    | Ray         | 5/1/2023     |
| 2468704 | Zalig      | Mark     | Christopher | 5/1/2023     |

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.

*Luke R. VanNatter*

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Luke R. VanNatter, Licensing Analyst

**Delegated Authority**  
**Week of 5/8/2023 through 5/12/2023**

**Mortgage Loan Originator Applications**

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following fifty-five loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

| NMLS #  | Last Name      | First Name | Middle Name | Suffix | Date Approved |
|---------|----------------|------------|-------------|--------|---------------|
| 389945  | Akbar          | Kamran     |             |        | 5/8/2023      |
| 1847462 | Alcala         | Daniel     |             |        | 5/8/2023      |
| 32445   | Almeida        | Anthony    | Scott       |        | 5/8/2023      |
| 1900666 | Ansara         | Tom        |             |        | 5/8/2023      |
| 266937  | Artinian       | Michael    | Artin       |        | 5/8/2023      |
| 1669094 | Ballinger      | Destiny    | Desiree     |        | 5/8/2023      |
| 665258  | Bell           | Matthew    | Scott       |        | 5/8/2023      |
| 56355   | Bohn           | Aaron      | Thomas      |        | 5/8/2023      |
| 1958024 | Boone          | Timothy    | Maxwell     |        | 5/12/2023     |
| 1662864 | Carpenter      | Ashley     | Lynn        |        | 5/9/2023      |
| 409993  | Cerovac        | Daniel     | E           |        | 5/8/2023      |
| 1798022 | Culver         | Emory      | Scott       |        | 5/9/2023      |
| 2453808 | Dennis         | Darryl     | Roderick    |        | 5/11/2023     |
| 956282  | DiPrimio       | Steven     | Joseph      |        | 5/8/2023      |
| 2472334 | Dudun          | Allison    | Marie       |        | 5/9/2023      |
| 124291  | Durr           | Raymond    | Paul        |        | 5/10/2023     |
| 1414825 | Edrosa         | Cherryann  |             |        | 5/9/2023      |
| 1797365 | Forster-Garcia | MacKenzie  | Julia       |        | 5/8/2023      |
| 2387031 | Gawo           | Peter      | Jacob       |        | 5/9/2023      |
| 1489272 | Gearries       | John       |             |        | 5/8/2023      |
| 1639872 | Goodenough     | Phillips   | John        | III    | 5/8/2023      |
| 324106  | Grant          | Matthew    | Scott       |        | 5/9/2023      |
| 1988035 | Graves         | Samantha   | Belle       |        | 5/8/2023      |
| 2405749 | Gray-Allen     | Jerri      | Shaun       |        | 5/8/2023      |
| 2007537 | Horwitz        | Dayna      | Ivy         |        | 5/8/2023      |
| 984054  | Houston        | Michael    | John        |        | 5/9/2023      |
| 1441122 | Jacobs         | Michael    | Edward      |        | 5/12/2023     |
| 1776353 | Jenkins        | Stacie     | Lynn        |        | 5/9/2023      |
| 1820530 | Jenkins        | Benjamin   | Richard     |        | 5/12/2023     |
| 1149667 | Kavukcu        | Julian     | Garo        |        | 5/8/2023      |
| 1957942 | Lacy           | Taylor     | Dawn        |        | 5/11/2023     |
| 2473530 | Leach          | Quinn      | Nicholas    |        | 5/8/2023      |
| 1678413 | MacMillan      | Justin     | Michael     |        | 5/9/2023      |



|         |              |          |          |           |
|---------|--------------|----------|----------|-----------|
| 1675157 | Mason        | Greta    | Marie    | 5/10/2023 |
| 2099318 | McCoy        | Dusty    | D        | 5/12/2023 |
| 2142712 | Mooneyham    | Elijah   | Franklin | 5/8/2023  |
| 1937147 | Mora         | David    |          | 5/9/2023  |
| 436049  | Murray       | Trisha   |          | 5/12/2023 |
| 667899  | Nosratsangar | Peter    |          | 5/10/2023 |
| 1011848 | Numan        | Andi     | Sabah    | 5/8/2023  |
| 187853  | O'Guin       | Lisa     |          | 5/9/2023  |
| 1543650 | Osborne      | Jonathan | Edward   | 5/8/2023  |
| 443477  | Padilla      | Eduardo  |          | 5/9/2023  |
| 229467  | Rathell      | Natalie  | Renee    | 5/8/2023  |
| 168424  | Robertson    | Craig    | Ashley   | 5/8/2023  |
| 1567911 | Schooler     | Bradford | Mark     | 5/11/2023 |
| 2478178 | Supancik     | Olivia   | Elise    | 5/12/2023 |
| 2472348 | Tegeger      | Cameron  | Oakley   | 5/8/2023  |
| 233630  | Trevarthen   | Jeffrey  | Brian    | 5/8/2023  |
| 2450232 | Tribble      | Tyler    | Austin   | 5/8/2023  |
| 2117443 | Truong       | Francis  |          | 5/9/2023  |
| 1515362 | Voynovich    | Ashley   | Josette  | 5/8/2023  |
| 1787403 | Vuong        | Jacky    |          | 5/11/2023 |
| 1746146 | Wang         | Lichun   |          | 5/8/2023  |
| 1392343 | Zhang        | Bill     |          | 5/8/2023  |

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.

*Luke R VanNatter*

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Luke R. VanNatter, Licensing Analyst

**Delegated Authority**  
**Week of May 15 through May 19, 2023**

**Mortgage Loan Originator Applications**

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The applications from the following fifty-five mortgage loan originator applicants met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications, and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

| NMLS #  | Last Name  | First Name | Middle Name | Suffix | Date Approved |
|---------|------------|------------|-------------|--------|---------------|
| 2059327 | Abrams     | Robert     | Alan        |        | 5/15/2023     |
| 2169054 | Bercich    | Frank      | James       |        | 5/15/2023     |
| 1018510 | Black      | Kyle       | Robert      |        | 5/15/2023     |
| 1203719 | Brown      | Josiah     | Bennett     |        | 5/15/2023     |
| 2478123 | Dawson     | Kathleen   | Jaimiann    |        | 5/15/2023     |
| 1952379 | Guerra     | Sophia     | Colleen     |        | 5/15/2023     |
| 2466750 | Hall       | Thomas     | Jackson     |        | 5/15/2023     |
| 391380  | Hyde       | Steven     |             |        | 5/15/2023     |
| 35060   | McCarty    | Jonathan   | Patrick     |        | 5/15/2023     |
| 2474141 | Myrehn     | Robert     | Timothy     |        | 5/15/2023     |
| 1839307 | Nargizyan  | Samson     |             |        | 5/15/2023     |
| 1463588 | Noriega    | Johnny     |             |        | 5/15/2023     |
| 2450955 | Ottolino   | Julia      | Mary        |        | 5/15/2023     |
| 2472135 | Rinna      | Salvatore  | Domenico    | Jr     | 5/15/2023     |
| 1897656 | Robinson   | Erika      | Lynne       |        | 5/15/2023     |
| 1532233 | Seecoomar  | Andrea     | Indira      |        | 5/15/2023     |
| 2476558 | Segars     | Justin     | Jay         |        | 5/15/2023     |
| 2458887 | Timm       | Carter     | Daniel      |        | 5/15/2023     |
| 2116937 | Safaro     | Poulos     | Kamil       |        | 5/16/2023     |
| 482961  | Sailors    | Diana      | Germaine    |        | 5/16/2023     |
| 386943  | Boone      | Mario      | Lasean      |        | 5/17/2023     |
| 2383197 | Burks      | David      | Christopher |        | 5/17/2023     |
| 1984840 | Creech     | Jason      | Harding     |        | 5/17/2023     |
| 1786626 | Greenlaw   | Leslie     | Kristine    |        | 5/17/2023     |
| 915057  | Grogan     | Daniel     | Robert      |        | 5/17/2023     |
| 263188  | Hanlin     | Richard    | Louis       |        | 5/17/2023     |
| 2236015 | Najor      | Jason      | Ramzy       |        | 5/17/2023     |
| 1529355 | Ruthe      | Shea       | Mark        |        | 5/17/2023     |
| 2484129 | Rutherford | Joseph     | Edward      |        | 5/17/2023     |

|         |                |             |            |           |
|---------|----------------|-------------|------------|-----------|
| 2472273 | Samples        | Mark        | William    | 5/17/2023 |
| 1030815 | Shargani       | Joseph      | Raymond    | 5/17/2023 |
| 1053886 | Beydoun        | Hassan      |            | 5/18/2023 |
| 2314236 | Burger         | Mitch       | Daniel     | 5/18/2023 |
| 1905034 | Mcnulty        | Caitlin     | Tamara     | 5/18/2023 |
| 2354561 | Shovar         | Vanessa     | Madeline   | 5/18/2023 |
| 282537  | Tiemeyer       | Stephen     | Michael    | 5/18/2023 |
| 519999  | Anderson       | RJ          |            | 5/19/2023 |
| 1682169 | Beigel         | Andrew      | John       | 5/19/2023 |
| 1484859 | Brown          | Miranda     | Marie      | 5/19/2023 |
| 313309  | Caliph         | Anwar       | Jamal      | 5/19/2023 |
| 2480642 | Cox            | Brandon     | Lee        | 5/19/2023 |
| 1085302 | Eckardt        | Joanne      | Marie      | 5/19/2023 |
| 1269459 | Gera           | Or          |            | 5/19/2023 |
| 2271802 | Harris         | Katherine   | Lee        | 5/19/2023 |
| 2481813 | Irby           | Kimberly    | Ann        | 5/19/2023 |
| 2472403 | Jackson        | Romeo       | Julius     | 5/19/2023 |
| 1758050 | Lockett        | Erin        | Elizabeth  | 5/19/2023 |
| 175800  | Manzella       | Christopher | Charles    | 5/19/2023 |
| 1891031 | Noble          | Jeffrey     | Guy        | 5/19/2023 |
| 313257  | Oh             | Kenneth     | Kyung Rock | 5/19/2023 |
| 247066  | Price          | Geneva      | Lynne      | 5/19/2023 |
| 1872381 | Sliwinski      | Jacqueline  | Denise     | 5/19/2023 |
| 1542741 | Thompson-Moore | Lillie      |            | 5/19/2023 |
| 2362611 | Williams       | Tracy       | Shawn      | 5/19/2023 |
| 2075220 | Williams       | Tracy       |            | 5/19/2023 |
| 2482118 | Woltz          | Landis      | Taylor     | 5/19/2023 |

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee who approved the license applications listed above.

*Angi Bailey*

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Angi Bailey, Project Manager

**Delegated Authority**  
**Week of 5/22/2023 through 5/26/2023**

**Mortgage Loan Originator Applications**

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following twenty-six loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

| <b>NMLS #</b> | <b>Last Name</b> | <b>First Name</b> | <b>Middle Name</b> | <b>Suffix</b> | <b>Date Approved</b> |
|---------------|------------------|-------------------|--------------------|---------------|----------------------|
| 1276403       | Corral           | Angel             |                    |               | 5/22/2023            |
| 2467685       | Nahmias          | Luigi             |                    |               | 5/22/2023            |
| 295086        | Olling Walker    | Tania             | Marie              |               | 5/22/2023            |
| 2307859       | Witte            | Denise            | Renee              |               | 5/22/2023            |
| 1147723       | Bracken          | Raul              |                    |               | 5/23/2023            |
| 211580        | Farrell          | Michael           | Patrick            |               | 5/23/2023            |
| 2054424       | Fisher           | John              | Wesley             |               | 5/23/2023            |
| 1510730       | Leon             | Maribel           | Vargas             |               | 5/23/2023            |
| 1741357       | Martini          | Stephen           | Michael            |               | 5/23/2023            |
| 1623569       | Nevzoroff        | Jacob             | Elmer              |               | 5/23/2023            |
| 367136        | Ozier            | Stevin            | Christopher Green  |               | 5/23/2023            |
| 2463290       | Petre            | Shea              | Nicole             |               | 5/23/2023            |
| 1867911       | Schiaffino       | Benjamin          | Ashton             |               | 5/23/2023            |
| 746116        | Stahl            | Jason             | R                  |               | 5/23/2023            |
| 1305372       | Taylor           | Christopher       | Adam Robert        |               | 5/23/2023            |
| 2481227       | Maher            | Lindsey           | Marie              |               | 5/23/2023            |
| 1499355       | Capehart         | Richard           | Matthew            |               | 5/24/2023            |
| 184729        | Eakins           | Jay               | Lee                |               | 5/24/2023            |
| 2148864       | Finley           | Devin             | Mikael             |               | 5/24/2023            |
| 1938104       | Smith            | Hanna             | Rae                |               | 5/24/2023            |
| 958441        | Jacobs           | Jason             | Alan               |               | 5/24/2023            |
| 279761        | Lamberg          | John              | Michael            |               | 5/24/2023            |
| 2049566       | Homnick          | Shlomo            | Yoseph             |               | 5/25/2023            |
| 426201        | Pedersen         | Shaneka           | Ann                |               | 5/25/2023            |
| 442447        | Sowell           | Stephanie         | Selena             |               | 5/25/2023            |
| 1955612       | Udonkuku         | Ekpong            | Okon               |               | 5/25/2023            |

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.

*Luke R. VanNatter*

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Luke R. VanNatter, Licensing Analyst