

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MINUTES OF MEETING**  
**September 9, 2021**

The Members of the Department of Financial Institutions met virtually, via WebEx, at 10:00 a.m., EDT. Present from the Department were Thomas C. Fite, Director; Christopher Dietz, Deputy Director, Depository Division; Michael Fracassa, Deputy Director, Administration Division; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary; Nicole Buskill, General Counsel and Secretary; George Dremonas, General Counsel; Brad Stone, IT Director; and Sharmaine Stewart, Administrative Assistant.

**I. PUBLIC SESSION: 10:00 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 absent. All Members could be seen and heard during the meeting.
- B. Date of next meeting: October 14, 2021 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana and virtually via Webex.
- C. Chairman Rice entertained a motion to approve the minutes of the July 8, 2021 meeting.

**Mr. Goetz moved approval of the minutes; Ms. Wojtowicz seconded the motion. Ms. Buskill called roll for a vote. Richard Rice, Jean Wojtowicz, Mark Schroeder, Don Goetz, and Tom Fite all voted yes. The minutes were approved 5-0.**

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

**1. Rule Readoption. (Nicole Buskill)**

General Counsel, Nicole Buskill presented a resolution to the Members to readopt 750 IAC 9 *et seq* ("MLO Rule"). Buskill presented that the MLO Rule is part of the Department's administrative rules that govern the licensing and regulation of mortgage loan originators, and are set to expire on January 1, 2022, unless readopted by the Members. Administrative rules generally expire every seven years unless readopted without amendment by the appropriate governing body. The Members last readopted the MLO Rule on or about December 1, 2015.

Buskill noted that the Members amended portions of the MLO Rule to incorporate temporary authority to operate in 2019, however the Members did not amend the entire MLO Rule, which meant that portions were set to expire soon. Buskill also noted that staff recommended that the Members readopt the entire MLO Rule to bring the various sections back onto the same readoption schedule to avoid having to readopt portions of the rule every few years.

Buskill presented the Members with: (1) a memo which outlined the rule readoption procedure, that staff reviewed the rule pursuant to I.C. 4-22-2.5-3.1(c); (2) Resolution; (3) Notice of Intent; and (4) the Readoption of the Final Rule. Buskill also asked the Members to authorize the Director to execute and file any documentation required to readopt the rule.

**Mr. Schroeder moved approval of the minutes; Ms. Wojtowicz seconded the motion. Ms. Buskill called roll for a vote. Richard Rice, Jean Wojtowicz, Mark Schroeder, Don Goetz, and Tom Fite all voted yes. The minutes were approved 5-0.**

2. **Financial Update (Michael Fracassa)**

**FINANCIAL HIGHLIGHTS**

**FYE JUNE 30, 2021**

The Department reported a net surplus for the fiscal year ending June 30, 2021, of \$1,821,128 resulting in an updated fund balance of \$9,125,048.

**REVENUE**

Revenue for the fiscal year totaled \$10,655,295 an increase of \$880,897 (9%) from the previous fiscal year. All fees were kept the same in FY 21, but an increase in depository assessment revenue (\$247,000), and greater than expected Consumer Credit Renewal fees (\$500,000) due to large increases in MLO originations made the difference.

Total bank assessments collected increased by \$196,785 (4%) for a total of \$5,135,841 in FY 20. This increase came entirely from the increase in bank assets as the assessment fee was unchanged.

Credit union annual assessments increased by \$50,054 (4%) for a total of 1,291,454 in FY 21. This increase came entirely from the increase in credit union assets as the assessment fee was unchanged.

Additional depository application revenue came in from applications, exams and conversion totaling \$49,280.

Total consumer credit revenue increased by \$661,198 (18.8%) to a total of \$4,178,720. This came mostly from the additional MLO renewals and application fees. The additional revenue in these areas came from additional activity in both of these areas as no increases to the fees were made.

**EXPENDITURES**

Total expenditures for the year were \$8,834,167 a decrease of \$137,722 (1.5%). This decrease came from travel savings due to COVID-19 restrictions and the fact that we paid 2 years of rental expenses in FY 2020.

Salary and fringe benefits increased in FY 2021, although the increase was still less than the salary amount projected by over \$200,000.

- DFI had steady head count through March of 2021, when we had 6 examiners resign from March- June.

### **FUND BALANCE**

The fund balance increased by \$1,821,128 to \$9,125,048. The goal is to keep this fund balance at 50% of expenses. For FYE 21 the fund balance is now over 100% of expenses

### **FINANCIAL PROJECTIONS FOR FY 2021**

We expect an increase of \$494,000 (5.5%) in expenses for FY 2022 which are projected at \$9,328,671. This increase is a result of planned new hires, retention of current employees and one-time fees for technology upgrades.

With the fee cuts to depository assessments and to volume fees we expect revenue to decrease by \$880,897, an 8.2% decrease. We are projecting \$9,832,121 in revenue for FY 22.

With the expected increases in expenses and the corresponding decrease in revenue, we are still projecting a surplus of \$503,130 for FY 22, increasing the fund balance to \$9,620,470 at the end of FY 22.

### **LOOKING TO THE FUTURE**

Over the next 2 years DFI expects to increase fees only as needed to cover any increase in expenses. Each of the next several fiscal years DFI plans to increase revenues enough to come close to break even within each fiscal year.

### **CSBS DFI FUND BALANCE**

The DFI Fund balance held at CSBS is currently at \$1,205,536. This balance had very little activity in FY 2021 with one deposit from a settlement of \$14,700 and \$11,500 in expenses used for the 2020 DFI virtual seminar speakers and account fees. The account has not had any activity since December of 2020.

### **FINANCIAL STATEMENTS**

The following financial information is enclosed for your information:

1. Income Statement FYE 2021
2. Four-year revenue/expenditure summary and projections for FYE 6/30/22
3. FYE Division Budget for FYE 21/Projection for FYE 22
4. Revenue and Expenses Broken Down by Division
5. Revenue, Expense and Fund Balance and Projections for FYE 20/23
6. Graphs for Revenue, Expense and Fund Balance FYE 20/23
7. Bank fee revenue history since 6/30/98
8. Credit Union fee revenue history since 6/30/2000
9. 5- year summary of Consumer Credit Revenue
10. History of Consumer Credit Volume Fees

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**September 9, 2021**  
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3. Director Fite advised the Members of actions taken pursuant to Delegated Authority.
4. Other Matters

**OTHER BUSINESS:**

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

**APPROVED:**

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**Richard Rice, Chairman**

**ATTEST:**

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**Nicole Buskill, Secretary**

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
JULY 12, 2021**

1. **LAKE CITY BANK, WARSAW, KOSIUSKO COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at **2608 California Road, Room B102, Elkhart, Elkhart County, Indiana**. The application was received on June 25, 2021. The branch is to be known as the **Elkhart High School Branch**. This will be the institution's 52nd branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. **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 organization into the field of membership of the credit union:

American Trust Administrators, Inc. – Overland Park, Kansas – 20 member (common bond of occupation as defined by IC 28-7-1-10)

**APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

ACTION TAKEN UNDER DELEGATED AUTHORITY  
AUGUST 18, 2021

1. STAR FINANCIAL BANK, FORT WAYNE, ALLEN COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **Wheeler Landing, Lot#4, Westfield, Hamilton County, Indiana**. The application was received on July 29, 2021. The branch is to be known as the **Westfield Branch**. This will be the institution's 37th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. COMMUNITY FIRST BANK OF INDIANA, KOKOMO, HOWARD COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **9333 North Meridian Street, Suite 125, Indianapolis, Marion County, Indiana**. The application was received on August 3, 2021. The branch is to be known as the **North Meridian Branch**. This will be the institution's fifth branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

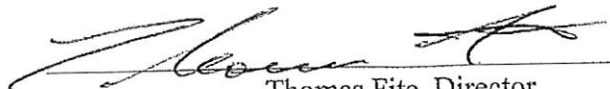
DIRECTOR APPROVED TF

**DELEGATED AUTHORITY**  
**July 13, 2021**

**PAWNBROKING LICENSE APPLICATION**

**IDGAF, Inc. dba Mega Cash Pawn** has applied for a Pawnbroker license. They are not currently licensed in Indiana or in any other states. The applicant is based in Hobart, Indiana. They plan to pawn a variety of items, including precious metals and firearms. Mr. Daniel Schlyer, Owner; Mr. Michael Davies, Owner; and Mrs. Leslee Davies, Owner; met with the Department to discuss the application and compliance with IC 28-7-5 on June 30, 2021. 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 as stipulated in IC 28-7-5-8. Applicant is recommended for approval. (LHM)

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

  
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Thomas Fite, Director



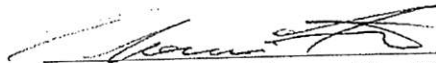
**DELEGATED AUTHORITY**  
**July 14, 2021**

**MORTGAGE LENDING LICENSE APPLICATION**

**UBL LLC** applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant has not been previously licensed by the Department. However, Jackson Hauerperger, CEO and co-owner of the applicant, was the owner of Howser Boggs Group Mortgages, LLC, a former mortgage lending licensee that was licensed from October 5, 2018, to January 8, 2021 (License ID 40098). The applicant is based in Indianapolis, Indiana. The applicant is not licensed in any other state.

The applicant will be engaged in first lien and second lien mortgage lending; specifically, the applicant will originate fixed rate land contracts. 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. (LHM)

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



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Thomas Fite, Director



**DELEGATED AUTHORITY**  
**July 16, 2021**

**MORTGAGE LENDING LICENSE APPLICATION**

**LoanSnap, Inc. d/b/a LoanSnap** applied via the Nationwide Mortgage Licensing System for a Mortgage Lending License. The applicant has not been previously licensed by the Department. However, Cameron Findlay, President of the applicant, was an executive officer of GoodLeap, LLC from March 31, 2016 to May 24, 2018; GoodLeap, LLC, License ID 28067, has been a mortgage lending licensee since August 12, 2015. The applicant is based in Costa Mesa, California. The applicant is licensed in thirty-eight states.

The applicant will be engaged in first lien mortgage lending in Indiana. 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. (LHM)

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

  
Thomas Fite, Director

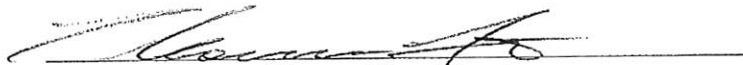
**DELEGATED AUTHORITY**

**July 20, 2021**

**MORTGAGE LENDING LICENSE APPLICATION**

**Lendage, LLC** applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant has not been previously licensed with the Department. The applicant is based in San Mateo, California. The applicant is licensed in twenty-five states. The applicant will be engaged in first lien and subordinate lien 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). Applicant is recommended for approval. (LHM)

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



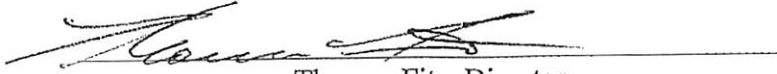
Thomas Fite, Director

**DELEGATED AUTHORITY**  
**July 20, 2021**

**MORTGAGE LENDING LICENSE APPLICATION**

**AmNet ESOP Corporation d/b/a American Mortgage Network** applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant has not been previously licensed with the Department. The applicant is based in Chula Vista, California. The applicant is licensed in thirty-five states. The applicant will be engaged in first lien 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). Applicant is recommended for approval. (LHM)

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



Thomas Fite, Director

**Delegated Authority  
July 29, 2021**

**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 three hundred forty-nine mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department 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
579109	Acosta	Alan	L	
934071	Acosta	Bob	Alexander	
65236	Adams	Michael	James	
210608	Ahlstrom	Robert	Wallace	
2153126	Alaimo	Evan	Denny	
1912614	Aldorasi	Jennifer	Lynn	
2070561	Alexander	Paul	E.	Jr.
1876118	Alexander	Sean	Dennis	
2169099	Allison	Chadwick	Briggs	
1558204	Alt	Jacob	Andrew	
2036705	Amsbary	John	Dean	Sr
2169048	Anderson	Albert	James	
2172467	Andrade	Jose	Juan	
2114206	Andrews	Travis	Lee	
513251	Anninos	Gerasimos		
1511156	Anyabwile	Shaka	Chafulmisa	
2169017	Ashbrook	Adam	Thornton	
2165948	Bastio	Paul	Kaleolani	
2112482	Bauer	Lucas	John	
2135161	Beckman	Michael	James	
2120322	Benjume	Gerardo		
2169054	Bercich	Frank	James	
1941356	Berger	Keith	Michael	
2169097	Bergman	Jack	Anthony	
2149752	Bontrager	Todd	David	
2021464	Booth	Madison	Jennifer	
1920499	Borgognoni	Jeffrey	Lynn	
2163905	Bowen	Brady	Jay	
2169005	Boychev	Nikolay	Dimitrov	
1926249	Bradley	Armetta	Lynette	
1423244	Bradley	Kristen	Marie	
2128461	Bradshaw	Jason	Matthew	Sr
414077	Bridgewater	Mark	Allen	

2183046	Hall	Taylor	Chantel
1404852	Haluska	Sarah	Theresa
2007810	Hami	Majd	Shakir
1588381	Hannah	Ethan	Raine
573906	Harris	Jason	
2125206	Hartman	Travis	
2154437	Hawkins	Rebekah	
647707	Hegy	Cara	R.
1931331	Held	Tanner	Thomas
2169109	Hendricks	Jack	Michael
2089676	Henes	Conner	William
2065363	Henning	Travis	William
2147313	Herrera Hernandez	Michael	
2163955	Holke-Farnam	Jesper	Joseph
2056806	Holland	Benjamin	Walter
1616516	Hollinghurst	Tyler	Michael
1788914	Holmes	Brian	Robert
1500971	Horton	Lainey	LaRue
2143081	Hunter	Nicholas	Ryan
2149425	Huntoon	Kelsey	Lee
2168657	Irby	Brian	Patrick
542932	Isaacson	Michael	Yair
2093598	Jaictin	Carlo	
2126319	Jaouhari	Danny	Khaled
2169010	Jawor	Jake	Logan
1818248	Jefferson	Devone	Marshawn
1781195	Jenkins	Samantha	Monique
2160106	Jimenez	Joey	Scott
222984	Johansson	Erik	
1559280	Jordan	John	Charles
2169903	Jordan	Hunter	Douglas
2095521	Jorgensen	Cheyenne	Neal
1916336	Kassem	Mouner	Simon
2071717	Kelsch	Garrett	Chief
2127082	Kennedy	Eileen	Therese
2169096	Kerschner	Helen	Marie
2135298	Kibler	Samantha	Ann
1979726	Kidd	Molik	Zarders
2122918	Kimball	Jeriod	Robert
551960	King	Catherine	
2170075	Klose	Shawn	J
178071	Knight	Robert	Douglas
2150681	Koetting	Joseph	Edmund
1213148	Komar	Samuel	Bernard

Jr



2065595	Kunnath	Jacob		
1460270	Kuwabara	Izumi	David	
2039171	LaFrance	Corbett	Alan	
2070358	Lansiquot	McGarret		
1912615	Lantz	Dylan	David	
2097544	Leake	David	Joseph	
1454520	Lello	Charles	James	IV
2083132	Lemus	Stephanie		
2169093	Lenhardt	Elyse	Nicole	
2071264	Lewis	Michael	Allen	Jr
2020584	Lian	Rainbow		
182137	Liechty	Benjamin	Lee	
2160722	Livingston	Cooper	Robert	
23383	Lombardi	Craig	Lawrence	
2159156	Lopez	Esmeralda		
1992791	Lynch	Jesse	Adam	
1859003	Manning	Artuz		Jr
1871721	Manzanares	Seth	Nicholas	
1977195	Markwat	Erik	William Gabriel	
2168661	Marquez	Alexa		
2169101	Martin	Kelly	Nicole	
1362352	Mason	Diamond	Chanel	
2072516	Mason	Kelly	Lane	
2168999	Matarazzo	Daniel	James	
2169095	Mato	Daniel	Justin	
1835514	Matos	Luis	Jose	
1569970	Mattox	Jeffery	Allen	II
2104863	Maurer	Krista	Rose	
2074773	McCloud	Cydni	Davon	
2074736	McComas	Elliot	Michael	
2102943	McConnell	Tori	Anne	
2169100	McCormick	Brendon	Peter	
1666874	McQueeney	Kyle	Richard	
1994515	Melendez	Selena		
1945090	Mendoza	Sean	Vincent	
2044934	Mendoza-Valdivieso	Daniel	Eusebio	
1898107	Mikhail	Boulos	H.	
2050638	Miller	Courtney	L.	
2169008	Miller	Olivia		
1459174	Miller	Alicia	Torres	
2026768	Mims	Cody	Kyle	
2169052	Mitchell	Alexander	Baldwin	III
2130472	Moats	Nicholas	OBrian	



1374990	Monaco	Anthony	Joseph
1092809	Montano	Leah	Marie
1709103	Montgomery	Brittany	O'Neal
2143259	Montgomery	Daniel	Patrick
2142712	Mooneyham	Elijah	Franklin
1506120	Moore	Donald	Edward
1520611	Morales	America	
2121179	Morales	Michael	James
2089118	Morrison	Tyler	Benjamin
2030311	Morton	Jake	Edward
862339	Musonda	Matthew	Mutampuka
1956217	Musto	Thomas	Gerard
2162241	Myatt	Kennon	Thurman
2071227	Nash	Michael	Lavontre
545973	Nassery	Mohammed	Sulaiman
2168334	Nave	Derek	Alphonso
960088	Newman	Nathan	J
348877	Nguyen	Nelson	Thuong
2157480	Nielsen	Victor	
2135106	Oberoi	Tanya	
2169110	Oddo	Timothy	Joseph
2018224	Okoturoh	Samuel	
2053595	O'Leary	Ryan	Ailleen
2036968	O'Loane	William	Keith
27041	Orchen	Randall	
2102378	Ortiz	Daniel	Alparan
1496950	Otero Ramirez	Oscar	Gerardo
1450979	Outten	Sidella	Boby
788766	Owczarski	Maureen	Shantini
853091	Palacios	Thomas	Clark
1476254	Patel	Chirayu	
2168656	Peacock	Aaron	Taylor
2053414	Peralta	Mitchell	Taylor
2064706	Perez	Cynthia	
2133698	Person	Lailanee	Lachele
2154609	Petersen	Lisa	Catherine
2169053	Plante	Maxwell	Ryan
2168660	Ploeger	Danielle	Nicole
2068111	Pool	Susan	Sileno
2169056	Popalis	Taylor	Lauren
2138048	Pozderac	Cale	Joseph
302037	Rachner	Gary	Elmer
1734686	Rai	Gautham	Nalka
2108563	Rank	Steven	Ray

III

2025845	Ratliff	Arch		IV
1622962	Reed	Penny	Jo	
2133676	Regar	Jack	Michael	
2137583	Reinhard	Jace	Benjamin	
1925127	Reyes	Paul	Michael	Jr
2097728	Rinehart	Ronald	Dean	
2103427	Robinson	Joseph	Daniel	
618121	Rodriguez	Jairo	Enrique	
1978517	Rodriguez	Vanessa	Crystal	
894594	Rogers	John	Allen	
424583	Rogers	Jeffrey	D	
1982716	Rosales	Jesse	Andrew	
195670	Rosenthal	Jon	Todd	
22484	Rosenthal	Jason	Howard	
2022848	Ross	Michael	Charles	
1956156	Rowe	William	Caldwell	
2174742	Royal	Tanner	Maret	
1772809	Royster	Andrew	Michael	
2080828	Ryles	George	Ronnie	
1941102	Sabaitue	Manisorn	Manny	
1993639	Sadar	William	John	
1048961	Salicco	Joshua	David	
2156387	Salter	Dustin	Charles	
2108721	SantaCruz	Mario	Lucci	
77207	Sarrade	Christina		
186781	Scammon	Andrew	Thomas	
1467145	Schaffer	Raymond	Michael Philip	
2166693	Schreurs de Souza	Renato		
	Lima			
2169002	Schulenburg	Jeremy	Dean	
2167838	Schwartz	Halli	Arianna	
2038570	Serritella	William	Joseph	
2128639	Shaffstall	Derek	Daniel	
2142365	Shannon	Danielle	Victoria	
1881401	Sharkey	Kyle	Andrew	
2173766	Shefcik	Alexander	Joseph	
2056317	Shelley	Cooper	Michael	
2016499	Shendaj	Nannar	Amer	
1823845	Shitama	Kellan	Mills	
49302	Shultz	Debra	Natalee	
2176309	Simms	Madison	Elizabeth	
2008044	Siokos	Shawn	Allen	
763187	Skorstad	Brian	A	
210839	Smith	Jason	Adair	

2132337	Smith	Hunter	Christian
229009	Speck	Kristine	M
1857576	Spillers	Sarah	Katelyn
1422232	Stark	Christopher	Robert
1604031	Steinback Riley	Travis	Rudolph
2129365	Stewart	Mark	William
2149613	Struempf	Ross	Peyton
2181661	Stultz	Cole	Allen
2162142	Sundt	Cole	Michael
1946063	Szakacs	Stephen	John
1538882	Tair	Sharef	Nasri
2154698	Telfair	Christopher	Lee
2162715	Thomas	Katie	Marie
2143088	Thompson	Parker	Royce
1891653	Thorne	Russell	Loring
2008542	Thornton	Thomas	C.
1008939	Tolbert	Joyce	Lanitra
2158982	Tonoli	Suzanne	Monique
404623	Torres	Julia	Abigail
1909406	Torres	Daniel	
2159822	Tran	Andy	
288275	Tsoi	Eric	Gia
2089647	Tutt	Monica	Moshia
2159617	Udall	Teresa	Lee
1379634	Umberger	Cheryl	Anne
2059232	Urbina	Sterling	Isaac
2155261	Urevbu	Priscilla	Olubusola
2106539	Vallejo	David	
2154108	Vandergriff	John	Patrick
2169106	Vaughan	Jessiana	Marie
1871711	Velazquez	Jessica	
2176297	Verby	James	Thomas
1930146	Vo	David	Phong Thanh
1981793	Vo	Theodore	Tri Huu
205634	Ward	Christopher	Brendan
2100939	Warszynski	Jonathan	Thomas
2163777	White	Kelsey	Anne
1944686	Whitt	Lindsey	Nicole
1848125	Williams	Justin	Michael
2154330	Williams	Joshua	Dale
2156534	Willis	April	Gail
1425217	Wilson	Agnes	Sharon
2123951	Wilson	Daniel	Ross
2169014	Winkleman	Hannah	

V

2005958	Witty	Marina	Marie
2002991	Workman	Donald	Kieth
2169012	Yen	Lilian	S
1515310	Yoo	Paul	Min
1824599	Young	Derek	James
1823953	Young	Trevor	Lee
1607616	Young	James	Richard
1667220	Younk	Sean	Franklin
2088043	Zadeh	Sima	
2109590	Zuniga	Melissa	Marie

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



Thomas Fite, Director

**Delegated Authority**  
**August 6, 2021**

**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 one hundred eighteen mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department 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
1926907	Aclan	Michelle	Rose	
2143164	Aljumail	Dekrayat	Saeed	
2101984	Apostolico	Justin	William	
2071282	Badalament	Reagan	Grace-Marie	
2074035	Baral	April	Lee	
2006388	Barron	Earl	Daniel	Jr.
2008398	Bashe	Joseph	Nasrat	
2162871	Bennett	Brandon	Isaac	
2141164	Blackburn	Xavier	Marcel	
279326	Blake	Katie	Nicole	
2118096	Branch	Giovanni		
2162977	Brooks	Brittanie		
2162963	Bryant	Chase	Robert	
2137394	Bucciarelli	Daniel	James	
1967905	Burton	Christopher	David	
505132	Byrum	Amanda	Louise	
2160963	Carver	Alexus	Sierra	
2155136	Clarke	Theodore	Aaron	
249428	Cochran	Brian	Thomas	
2112949	Cummings	Jordan	Anderson	
2089489	Davis	Rodney	Antonio	
1965165	de Vroede	Samuel	Hendrik	
1083496	Dean	Stuart	David	
1496840	Diaz	Pedro	Ismael	
2002560	Dickenson	Destiney	Lee	
2120876	Donaldson	Mark	Robert	
2141372	Dossett	Cindy		
2162714	Elsayed	Adam	Mohammad	
2151275	Engelhardt	Sheryl	Gurtner	
2074549	Ennenbach	Theodore	Vincent	Jr.
562524	Etzler	Jodie	L	
2142660	Fletcher	Maria	Novenario C	
1960029	Fletes	Leticia	Josie	

1995652	Foley	Alexander	Patrick	
2132496	Foster	Tiffany		
2160093	Frecker	Keegan	D	
2162442	Gantt	Oliver	Ulysses	Jr
1159829	Georgian	Joseph	Michael	
1817500	Gioia	Marianna	Teresa	
2169000	Gonzalez	Amanda	Maria	
1445662	Greenhill	Elliott	Gustav	
2149767	Grimsley	Anthony	Kyle	
1963041	Gutierrez	Leticia	Ofelia	
2163065	Guzman	Hector		
2115150	Hart	Ryan	Christopher	
2145258	Healy	Brian	Joseph	
1315397	Heck	Zachary	S	
2131349	Hitz	Adam	Marcus	
2182407	Hockaday	Bradley	Reo	
2088390	Hollingsworth	Amanda	Nicole	
679970	Horvath	Jason	Max	
2162540	Howard	Chez	Marie	
173051	Jauregui	Ramon		III
2146117	Jones	Lorraine	Annmarie	
2127249	Kaufman	Allison	Elise	
2084386	Knight	London	Lashae	
2108797	Lazzar	Michael	John	
1429074	Lee	Paul	Yuneho	
2142006	Long	Kyle	Ryan	
1788214	Lopez	Jonathan	Michael	
2111458	Lumpkins	Rusty	Wade	
2117265	Macedo	Diallo	Augusto	
2073895	Madden	William	Daniel	
2162847	Mann	Daniel	William	
1935496	Martinez	Caleb	Michael	
1073046	Mason	Malachi		
1999411	McCarter	Rozana	Balich	
201079	Melby	Carl	Berent	
2078938	Miller	Jared	Raymond	
2093531	Milner	Morgan	Kimberly	
1970717	Monem	Omnia	Abdel	
1503252	Morton	Jarrett	Lamar	
838747	Nikolovski	Alec	Gordon	
2162702	Obic	Sedina		
2071337	Omar	Nora	Moshen	
1960695	Osterhaus	Kevin	James	
2169902	Paino	Andrew	Phillip	



2001488	Pashak	Tyler	Patrick	
2001386	Pierson	William	Carter	
2140996	Ponce	April		
1654451	Quigley	Eileen		
1885995	Rathjen	Zachary	Robert	
2177425	Rector	Jacob	Zachary	
2142423	Redman-Chancellor	Kenneth	Charles	
2115988	Richardson	James	Donald	
2064735	Rios	Rubi		
2144099	Rojo	Jorge	Luis Arreola	
2071554	Roper	Queatrice	Denise	
2138819	Rose	Jack	McDaniel	
2156103	Rust	Jason	Michael	
1399688	Sage	Adam	Jordan	
2173888	Sapowsky	Clinton	Francis	
2011698	Scavuzzo	Jacob	Lawrence	
950555	Schierbaum	Aaron	Alan	
1449925	Scott	Kevin	S	
2071195	Seyoum	Charisse	Rakem	
2072294	Sherif	Yimaj	N	
2162773	Spitzley	Darren	Keith	
1904186	Steele	John	Kenneth	
2111071	Stripling	Miles	Basil	
2045093	Tanaka	Justin	Keiji	
2142298	Taylor	Tiffany	Uridasie	
1011876	Toledo	Michael	Joseph	
2142392	Tortomose	Michael	Nicholas	
1943029	Tran	Anthony	Sang	
2086201	Urbalejo	Denisse		
179349	Vanvliet	Brian	David	
2162356	Varady	Kenneth	Walter	II
2183890	Villagran	Agustin		Jr
1941763	Wagner	Christian	William	
2185688	Wallen	Emily	Ann	
2136419	Welborn	Jennifer	Ann	
1601190	Whitley	Mary	LeAnn	
62313	Williams	Lisa	Ann	
2105071	Williams	Julian	Eugene Tsukasa	
2162496	Williams	Bria	Simone	
2116542	Wyss	Kaylee	Renee	
2162741	Yharbrough	Terence	Alan	Jr

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Thomas Fite, Director

**Delegated Authority**  
**August 12, 2021**

**Mortgage Loan Originator Applications**

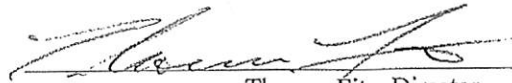
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following eighty-three mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed 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
2116948	Acosta	Pablo	Bernardo	
2034760	Ahmed	Sujan	Syed	
1989724	Astin	William	Patrick	
2136283	Beard	Zachery	Jamis	
2097212	Bennett	Ryan	Campbell	
2142261	Benscoter	Grant	Patrick	
1162880	Borsato	Jennifer	Lynn	
2166099	Boruszak	Brian	Taylor	
1719648	Bradfield	Richard	James	Jr
2136599	Brown	Alex	Joseph	
2129883	Bryan	Zachary		
186411	Burton	George	Carlton	
2063834	Burt	Peyton	Wyatt	
2166713	Cannon	Courtney	Brianne	
2182068	Case	Justin	P	
1566467	Check	Nolan	Alexander	
2142755	Clifton	Miles	Chancellor	
2167461	Coffey	Derek	Alexander	
1104912	Coleman	Rasham	O'Dawn	
2084947	Cornelius	Tyler		
217276	Correa	Maria	R	
2140237	Damion	Christopher	Andrew	
2070030	Doby	Alyssa	Scott	
2007160	Doster	William	Clarence	
1787458	Drye	Steven	Dennis	
2177448	Elberts	Paxton	Tyler	
804232	Eubank	Stephen	Bruce	II
2166612	Farmer	Bryon	Michael	Jr
2160458	Flanagan	Colin	Matthew	
1996501	Gale	Matthew	Stephen	
1863469	Gibson	Joshua	Blaine	
1046299	Gooch	Lawrence	Alan	

1605991	Graham	Margaret	Cuthbertson
1970638	Hall	Briyana	Monise
2177972	Harrowood	Christian	James
2186174	Hughes	Nathaniel	Thomas
2122785	Jacobsson	Emma	Claire
2121477	Johnson	Jaelen	Ezekial
342023	Johnson	Michael	William
276903	Keys	Sandra	
1916104	Krebs	Alyssa	Kelley
139008	Lally	Jennifer	Lynn
1025188	Le	Kevin	Quang
2009512	Le	Tran	Ngoc
1427088	Leyton	Dennis	
1072544	Lombardino	Kelly	Patricia
2131745	Lower	Anna	Carline
2145363	Luna	Sharon	
294376	Marlow	Cecelia	
1991083	McCants	Thomas	Dillon
1136468	Meyers	Michele	Lyn
647312	Miller	Cassandra	Ann
2116041	Miller-Felix	Robert	Jacob
2162552	Moore	Tyler	James
404050	Morneault	Michael	Everett
2108529	Moss	Steven	Richard
1627005	Murphy	Loren	Van
2178051	Ortega	Wesley	Robert
2111851	Pereira	Andrew	Gregory
2106179	Rider	Edward	William
1962008	Rodriguez	Manuel	Quirino
2022759	Rosinbaum	Whitney	Elaine
2177085	Rutledge	Benjamin	Patrick
2150722	Sanders	Stacey	Lea
2111896	Sapienza	Christopher	David
1443090	Scaccia	Michael	Ryan
1522144	Scarlett	Tammy	Michelle
2162656	Scotty	Seamus	John
2147253	Shaffer	Aaron	Dwayne
2087953	Silverman	David	Allan
1931948	Singh	Harpreet	
1753289	Skaggs	Margaret	Ann
2136433	Swafford	Sydney	Rose
2186474	Tan	Vidal	Anthony-Quest
2096461	Thomason	Joshua	Seth
497160	Tomlinson	Danielle	M.

899117	Tsatsanis	Demosthenis	Panagiotis
2162687	VandenAkker	Ryan	William
2060051	Walter	Brian	Lee
2169910	Westmoreland	Travis	James
2160969	Whittington	Amanda	Jo
1957707	Williams	Darrell	Jonathan
1251611	Wynn	Paul	David

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



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Thomas Fite, Director

**Delegated Authority**  
**August 19, 2021**

**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 one hundred seventy-eight mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department 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.

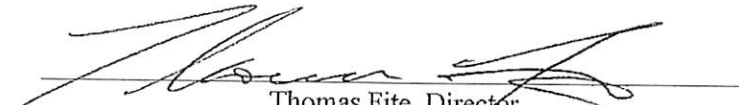
NMLS #	Last Name	First Name	Middle Name	Suffix
2006605	Abalos	Ryan	Wayne	
2187014	Abrams	Robert	Michael	
1695145	Acosta	Bruno		
2006338	Allen	Joshua	Ean	
1483129	Alvarez Martinez	Victor		
2102835	Anderson	Chase	Charles	
2104361	Anderson	Ethan	Ryan	
2186973	Andrade	Daniel	de Aboim	
311417	Arnold	Sheri	Michelle Lee	
2102103	Asterino-Starcher	London	Paige	
261484	Atkins	Andre	Mack	
2169094	Bachmann	Matthew	Jacob	
2135038	Barnett	Jacqueline	Anna	
2187006	Basich	Alec	Nicholas	
451011	Baume	Randall	Steffan	
299931	Beatty	Brian	Robert	
2186969	Benitez	Kyara	Ivelisse	
2097691	Bijou	Lenard		
2033801	Birkey	Hayden	Edward	
1957777	Bischoff	Eric	Aaron	
1920200	Boggs	Shepherd	Sumter	
2187004	Booth	Zackery	Robert	
1984347	Bossio	Salvatore		
2131158	Boutros	Rami	Michel	
1201416	Bradshaw	David	Ray	
2163033	Brazzle	John	William	
1762402	Bruck	Adam	David	
2107791	Bryant	Frederick	Earl	
2079791	Bullough	Byron	Henry	
1979463	Bzovy	Barbara		
2031862	Cady	Shelly	Ann	
2031410	Camacho	Bayliann	Renee	
2049681	Camarillo	Nicole	Lynn	
2133893	Carpenter	Wesley	Eugene	



2169104	Jacobs	Thomas	Michael
1561305	Jameson	Corey	Jon
271308	Johnson	Chadrick	Ray
1629215	Jones	Michael	Dennis
1370779	Jozile	Routhleine	Dorothy
1753570	Keister	Shayla	Mashell
2162961	Kelly	Brandon	Keith
310140	Kenevan	Michael	Patrick
1903092	Kim	Ryan	Solhoe
2112647	Kim	David	Dong Soo
1161685	Ladines Carlos	Henry	Alexander
2151780	Lawyer	Joshua	David
2102107	Lazim	Mouncef	
1843685	Lee	Christian	Yong
2166920	Lemus	Margot	Gabriella
2168724	Li	Ryan	Taylor
505046	Locascio	Tina	Elise
70004	Loyst	David	Eric
2186997	Madden	Kevin	Charles
496900	Mague	Daniel	Richard
2055906	Mamelson	Craig	Thomas
708801	Marcelin	Corey	Joseph
2005635	McAnulty	Sean	Michael
2182393	McCullough	Andrew	Christopher Jr
2006996	McGehee	John	Bryant
1546960	McNulty	Chance	Devlin
2186200	Merrick	Seth	Oscar
2107255	Mickelson	Grant	Robert
1957902	Miller	Alexandra	Skye
1904195	Mondier	David	Ryan
2060015	Moore	Detrick	Allen
99284	Moriello	Lisa	
1407308	Naugler	Matthew	Connor
584684	Neidetcher	Leo	D
2123672	Nguyen	Julie	
1556728	Nichol	Jakeb	Mackenzie
1994686	Niemeyer	Daniel	Aaron
2124288	Nunez	Livan	Anthony
2186176	Ogilvie	Nicholas	Charles
2041505	Olmos	Bradley	Donald
2187007	Panto	Caelynn	Shelby
1878096	Parker	Erick	Tyrone
2187005	Patel	Divya	Nimesh
2185734	Patel	Rishi	Rakesh

1906769	Ward	John	Joseph
2186998	Ward	Alexis	Christine
2020197	Ware	Jeffrey	Alan
2067673	Wheeler	Foster	Kristian
2152820	Wilder	David	Eugene
1910648	Williams	Chelsey	Michelle
928479	Wineinger	Brittany	
1917803	Withers	Chartrice	Nichole
1972387	Yang	Daniel	Chithai
2137603	Yi	Diane	H
2021626	Zhou	Joseph	
2187011	Zucker	Jacob	Sidney

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



Thomas Fite, Director

**Delegated Authority**  
**August 26, 2021**

**Mortgage Loan Originator Applications**

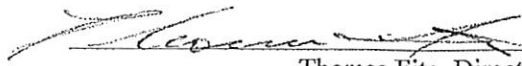
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following ninety mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed 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
2137860	Abraham	Daleena	Elizabeth	
2157777	Ackerman	Chad	Thomas	
1916272	Al-Burishdi	Hajer	Ahmed	
1931133	Almosawi	Mustfa	Montador	
2014188	Batherson	Ryan	Patrick	
874654	Bauman	Beth	Ann	
2162391	Behl	Griffin	Floyd	
2167899	Blakley	Michael	Paul	
1304033	Broomfield	Whitney	R	
2169043	Brown	Gillian	Reede	
2186869	Burke	James	Michael	
1954315	Carnevale	Raymond	Vincent	
2043193	Chaknine	Raymond	Wesley	
1861763	Chong	Richard	Lerng	
1508584	Cisneros	Steve		
222061	Clothier	Clinton	Thomas	
2168356	Cole	Cassandra	Jean	
1536468	Collins	Kathleen	Sue	
2159111	Cometa	Clinton	Thomas	
2022547	Cook	James	Wilbert	III
1724166	Crankfield	Kilian	Christopher	
2185233	Delgadillo	Sara		
2125143	Ditoma Flippo	Mikayla	Michelle	
2169004	Dixon	Ashleigh	A	
2157956	Donatelli	Adriano	Schweling	
2177034	Drake	Marisa		
2179503	Dsouza	Denzil	Christopher	
133274	Ellison	Eric	D	
510208	Featheringham	Edward	D	
1693969	Figgins	Mary	L	
1955466	Flowers	Michael	Lavern	
2180553	Gabriel	Sayphinh		
2093200	Georgiades	Christina	Joy	
2097065	Glisan	Dominique	Robin	

2184212	Habbert	Nicholas	Allen	
2135163	Hawley	Erica	Maureen	
1889000	Hofstad	Timothy	James	
721159	Horvath	Brian	John	
2159708	Hukill	Christina	Lynn	
2000078	Jenney	Charles	A	
2162353	Joseph	Brandon	Michael	
2134604	Kearney	Lisa	Renee	
1031741	Key	Melissa	Carol	
20278	Killgo	Rebekah	Balkcom	
872594	Laughery	Derek	Lee	
2162680	Lavallee	Peter	Grant	II
1988114	Lavarin	Lemuel	Luc	
1625027	Leon	Timothy	Shane	
2001352	Marks	Carter	Craig	
530230	McGrath	Terry	John	
1057683	Mikulich	Michael	Lawrence	
1803077	Miles	Kevin	Thomas	SR
1970731	Minkow	Grant	Phillip	
256638	Minkow	Brian	David	
815972	Minkow	Steven	Andrew	
2182169	Moore	Noah	Alexander	
2119477	Moore	Leroy	Daniel	
2039379	Mousavi	Roxanna	Leila	
189006	Murphy	Kimberly	Ann	
1969625	Nava	Kiyoshi		
1907971	Orkes	Christopher	J	
2143092	Overstreet	Matthew	Ray	
2169006	Paynter	Austin	William	
1599794	Pena	Erika	M	
2125823	PERKINS	JEFFREY	MICHAEL	
2030123	Peschl	James	M	
2158511	Rhenwick	Ruben	Antonio	
2012686	Robinson	Zachary	Todd	
2169001	Rosenfeld	Joshua	N	
2089670	Sigman	Austin	Lee	
2113286	Simpson	Taylor	Lee	
1774946	Spitzer	Timothy	John Blatchford	
2186180	Stalker	Joseph	Owen	
1997442	Steel	David	Kenneth	
2136495	Sweeny	Michael	Gabriel	
2054842	Swift	Kim		
2186896	Taylor-Perotti	Camila	Andrea	
2126172	Tenney	Dana	Paul	

1597196	Torres	Michael	Paul
2186863	Tossman	Andrew	Ryan
2087828	Trbovich	Ashley	Taylor
2135085	Truong	Huy Vu	Le
862597	Tsiperson	Stanislav	
621590	Wasilkowski	Tanya	
2041272	Weaver	Sherre	Lene
1278072	Williams	Edward	Dominique
1974177	Woods	Julie	Marie
62955	Worley	Joshua	K
2162695	Yousif	Michael	Sargoon
2172922	Zeller	Zara	Lee

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

  
\_\_\_\_\_  
Thomas Fite, Director