

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
August 11, 2022

The Members of the Department of Financial Institutions met at 10:00 a.m., EDT. Present from the Department were Thomas C. Fite, Director; Christopher Dietz, Deputy Director, Depository Division; Nicole Buskill, General Counsel and Secretary; George Dremonas, General Counsel; Kirk Schreiber, Senior Depository Analyst and Assistant Secretary; Alexander Tison, Depository Workflow Manager; and Sharmaine Stewart, Administrative Assistant. Miranda Bray, Deputy Director, Consumer Credit Division was present via Microsoft Teams. Also present was John Barnes and John Greenwald representing Veritec Solutions and Gus Saucerman and Josh Freedman representing A-1 Cash Advance.

I. PUBLIC SESSION: 10:00 a.m.

- A. Members Present: Richard J. Rice, Chairman; Thomas C. Fite, Director; Jean Wojtowicz and Donald E. Goetz. Mark Schroeder, Vice Chairman was present via Microsoft Teams. Benjamin Bochnowski was absent.
- B. Date of next meeting: September 8, 2022 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Chairman Rice entertained a motion to approve the minutes of the July 14, 2022 meeting.

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

Ms. Buskill called roll for a vote. Richard Rice, Don Goetz, Mark Schroeder, Jean Wojtowicz, Don Goetz, and Tom Fite all voted yes. The minutes were approved 5-0.

D. BANK DIVISION:

1. Public Service Credit Union, Fort Wayne, Allen County, Indiana

Mr. Kirk J. Schreiber, Senior Depository Analyst presented this application. Mr. Schreiber informed the Members that Public Service Credit Union (“Public Service”) and Huntington County Federal Credit Union, Huntington, Huntington, County, Indiana (“HCFCU”) propose to effect a merger pursuant to IC 28-7-1-33.

Public Service and HCFCU entered into a merger agreement dated January 18, 2022. Public Service will survive the merger and HCFCU main office will become a branch of

Minutes of Members' Meeting

August 11, 2022

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Public Service. As a part of the merger, Public Service will add Huntington County, Indiana to its approved field of membership through the Articles of Merger.

Mr. Schreiber informed the Members that each of the statutory requirements of IC 28-7-1-33 had all been satisfactorily met.

A motion for approval of the merger application of Public Service Credit Union was made by Mr. Goetz and seconded by Ms. Wojtowicz. Ms. Buskill called roll for the vote. Richard Rice, Mark Schroeder, Jean Wojtowicz, Don Goetz, and Tom Fite all voted yes. The application was approved 5-0.

E. CONSUMER CREDIT DIVISION:

1. Veritec Solutions

John Barnes from Veritec presented a fee proposal to the Members. Barnes stated that Veritec Solutions has partnered with Indiana since 2005 by providing Indiana's database for small loans. Since the COVID-19 pandemic began the volume of small loans issued in Indiana has decreased by 48%. Currently Veritec's transaction fees are set at \$0.68 per transaction. To cover rising costs and to fund future enhancements, which include automated digitalization, enhanced encryption/security, and a new website, Veritec is asking to increase its transaction fee. Veritec proposed increasing its fee to either \$1.33 for 4 years (increase includes automated digitalization, enhanced encryption/security, and a new website) or \$1.23 for 2 years (increase includes automated digitalization and enhanced encryption/security, but does not include a new website).

The proposed fee increase would put Indiana in about the middle compared to other states' fees once fees are adjusted. Additionally, the fee increase is necessary to provide for security enhancements.

During the discussion, Veritec stated that the market has new areas that customers are going to obtain loans, including installment products, buy now pay later, and earned wage access, which is in part decreasing the volume of small loans issued. The Members also asked about what other companies provide database services similar to Veritec. Veritec responded that there used to be more providers, but none are currently operational in the space that they are aware of.

A representative from A1 Cash Advance spoke and addressed concerns that the traditional small loan lender is competing against different models and confirmed that small loan volume is down in Indiana. He also confirmed that the quality of service Veritec provides is fine.

When asked if they could reduce the fee from what they proposed, Veritec stated that they would not be able to include the enhanced website if they reduced the proposed fee increase.

A Member asked what responsibility the DFI has to look at additional database providers to determine the best price. Staff confirmed that other database providers left Indiana, and they are not aware of additional small loan database providers in the space. At the end of the discussion, the Members asked the staff to come back with a recommendation for the fee proposal at the next meeting. No vote was taken on the matter.

G. DIRECTOR'S COMMENTS AND ACTIONS:

1. Chris Dietz introduced examiner Alexander Tison and stated his transition from the Credit Union Division to the Depository Division as the Department's first Depository Workflow Manager.
2. Chris Dietz advised Members that the Department will be hosting the Large Bank Supervision Meeting on October 3, 2022.
3. Director Fite advised the Members of actions taken pursuant to Delegated Authority.

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, Ms. Wojtowicz seconded the motion, and it passed unanimously.

APPROVED:


Richard Rice, Chairman

ATTEST:


Nicole Buskill, Secretary

ACTION TAKEN UNDER DELEGATED AUTHORITY
JULY 26, 2022

1. EDUCATIONAL SYSTEMS FEDERAL CREDIT UNION, GREENBELT, PRINCE GEORGE'S COUNTY, MARYLAND

An application for issuance of a certificate of admission was received from Educational Systems Federal Credit Union, Greenbelt, Prince George's County, Maryland ("Educational Systems"). Educational Systems filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The federal credit union is filing solely for payroll purposes due to an employee who works and lives in the state in Indiana. CT Corporation Systems, 334 North Senate Avenue, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Educational Systems. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (AT)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED Thomas J. [Signature]

2. CENTIER BANK, WHITING, LAKE COUNTY, INDIANA

The bank has applied to the Department for approval to relocate a branch office from 9704 Lincoln Plaza Center, Cedar Lake, Lake County, Indiana to 9720 West 133rd Avenue, Cedar Lake, Lake County, Indiana. The application was received on July 6, 2022. The branch is to be known as the Cedar Lake Branch. The credit union will continue to have 58 branches after the relocation. **APPROVAL IS RECOMMENDED - (AT)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED Thomas J. [Signature]

DELEGATED AUTHORITY
July 7, 2022

MORTGAGE LENDING LICENSE APPLICATION

Neat Loans 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 Boulder, Colorado. The applicant is licensed in thirty-three states and the District of Columbia. The applicant will be engaging 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. (SHC)

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


Thomas Fite, Director

60857

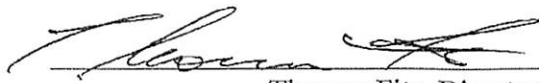
DELEGATED AUTHORITY
July 8, 2022

MORTGAGE LENDING LICENSE APPLICATION

International City Mortgage, Inc., applied via the Nationwide Mortgage Licensing System for a Mortgage Lending License. The applicant has not been previously licensed by the Department. The applicant is based in Santa Ana, California. The applicant is currently licensed in forty-four states.

The applicant will be engaging 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. (SHC)

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



Thomas Fite, Director

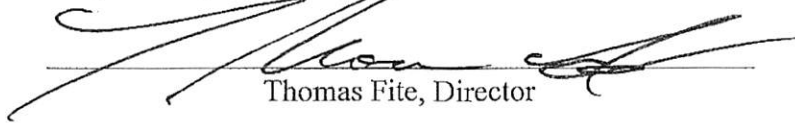
60919

DELEGATED AUTHORITY
July 14, 2022

MORTGAGE LENDING LICENSE APPLICATION

Town Square Mortgage & Investments, 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 Dallas, Texas. The applicant is licensed in eleven states. The applicant will be engaging 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. (SHC)

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



Thomas Fite, Director

60920

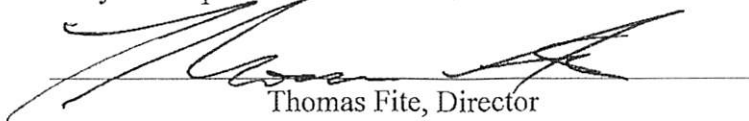
DELEGATED AUTHORITY
July 14, 2022

MORTGAGE LENDING LICENSE APPLICATION

NORTH AMERICAN FUNDING INC applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant is legally formed under the name NORTH AMERICAN FINANCIAL CORP but were forced to register under a different name in Indiana under IC 23-0.5-5-6(a). The applicant has not been previously licensed with the Department.

The applicant is based in Henderson, Nevada. The applicant is licensed in nineteen states. The applicant will be engaging 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. (SHC)

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



Thomas Fite, Director

60921

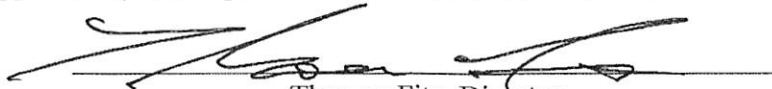
DELEGATED AUTHORITY
July 14, 2022

MORTGAGE LENDING LICENSE APPLICATION

Commitment Mortgage, LLC applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant has not been previously licensed. The applicant does share common ownership with NATIONS LENDING CORPORATION. NATIONS LENDING CORPORATION holds a Mortgage Lending License (Lic. #15487).

The applicant is based in Indianapolis, Indiana. The applicant is currently only seeking a license in Indiana. The applicant will be engaging 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. (SHC)

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



Thomas Fite, Director

61070

DELEGATED AUTHORITY

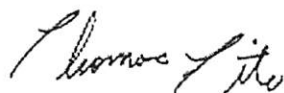
July 27, 2022

MORTGAGE LENDING LICENSE APPLICATION

Loansteady LLC applied via the Nationwide Mortgage Licensing System for a Mortgage Lending License. The applicant has not been previously licensed by the Department. The applicant is based in McLean, Virginia. The applicant is currently licensed in thirty states.

The applicant will be engaging 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. (SHC)

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



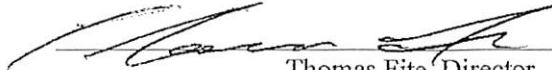
Delegated Authority
July 7, 2022

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 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 originators will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
2127073	Helton	Kyle	Andrew	
214648	Gindling	Christina	Sue	
1087563	Evangelisti	Paul		

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



Thomas Fite, Director

Delegated Authority
Week of 7/2/2022 through 7/8/2022

Mortgage Loan Originator Applications

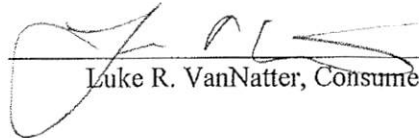
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following eighty-six loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory 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.

NMLS #	Last Name	First Name	Middle Name	Suffix	Date Approved
1982375	Alubaidi	Mohammed	Ahmad		7/5/2022
1236154	Caballero	Julissa			7/5/2022
1273250	Collins-Fisher	Elizabeth	Marie		7/5/2022
2218184	Evans	Mariah	Charnise		7/5/2022
2117133	Hillman	Mark	Williamson		7/5/2022
2045876	Kendall-Jackson	Jennifer	Ann		7/5/2022
2168761	Leyhue	Suzanne	Michelle		7/5/2022
1880294	Mikhail	Rosemary			7/5/2022
2256522	Mosley	Divah Mae	Carapatan		7/5/2022
2213761	Tedder	Marissa	Anne		7/5/2022
1937765	Turner	Inez			7/5/2022
2091070	Barrow	Chelmer	LeeRoy	III	7/6/2022
294475	Forrest	Eric	A		7/6/2022
2329735	Gee	Dasia	Ceree		7/6/2022
38846	Montgomery	Benjamin	James		7/6/2022
888781	Pitner	David	Ray		7/6/2022
1817449	Rahavi	Michael	Brian		7/6/2022
1747762	Thompson	Jason	Everett		7/6/2022
2364049	Bender	Ashli			7/7/2022
2259634	Butts	Bradley	David		7/7/2022
2304696	Cook	Crystal	Lynn		7/7/2022
2295753	David	Alan	Joseph		7/7/2022
425879	East	Paul			7/7/2022
1629864	Edwards	Jessica	Dawn		7/7/2022
1087563	Evangelisti	Paul			7/7/2022
2022867	Faraj	Mohamad	Nabih		7/7/2022
2358821	Forward-Wolf	Brandon	Scott		7/7/2022
2186989	Gant	Jasmine	Manice		7/7/2022
214648	Gindling	Christina	Sue		7/7/2022
2097311	Hammond-Thompson	BreeAnn			7/7/2022
2127073	Helton	Kyle	Andrew		7/7/2022
2322308	Jarrell	Curtis	Xavier		7/7/2022
2017657	Justman	Cody	Eugene		7/7/2022

1520715	Laxson	Aaron	Justin		7/7/2022
2358190	Loubriel	Shaun	Anthony	Jr.	7/7/2022
344959	Marlett	James	Jay		7/7/2022
2155477	Mouzaihem	Hassan	Ghaleb		7/7/2022
2341018	Penn	Rachel	Marie		7/7/2022
1925433	Pulver	Noah	August		7/7/2022
2009759	Russell	Madeleine	Theresa		7/7/2022
2125103	Saed	Yasamin			7/7/2022
1698291	Schellhorn	Mystle	Eileen		7/7/2022
1228246	Sheelit	Alex			7/7/2022
2133097	Sobotka	Connor	John		7/7/2022
851872	Sutter	Amanda	Michelle		7/7/2022
173326	Wagenseller	Bayard	Robert		7/7/2022
908368	Warner	Jason	Joe		7/7/2022
2358331	Wilkinson	Stanford	Roy		7/7/2022
18413	Adams	Samuel	Norwood		7/8/2022
2362149	Aparicio-Chavarri	Gema			7/8/2022
2323543	Arellano Martinez	Tania	Analy		7/8/2022
2336990	Beltran Millan	Luis	Fernando		7/8/2022
2379204	Bergman	Liam	Erickson		7/8/2022
2024247	Breckenridge	Robert	James		7/8/2022
2372599	Cortes	Walter	X		7/8/2022
2379196	DeGeorge	Christopher	Joseph		7/8/2022
2352876	Falk	Dustin	Richard		7/8/2022
2381981	Ferguson	Michael	Joseph		7/8/2022
2378782	Flores	Gloria	Elizabeth		7/8/2022
2071400	Fugate	Christopher			7/8/2022
2318845	Gerhart	Joshua	Michael		7/8/2022
2378609	Ghidei	Eden	G		7/8/2022
2379195	Gray	Georgia	Courtney		7/8/2022
2301307	Healey	Ashley			7/8/2022
956893	Hester	Stanley	Dee		7/8/2022
2302668	Holguin	Jose Luis			7/8/2022
2176865	Ishaq	Jonathan	Khaled		7/8/2022
2287532	Javier	Andrew	J		7/8/2022
2379202	Knudsen	John	Michael		7/8/2022
2378814	Kuri	Dante	Carlos		7/8/2022
869968	Lawler	Christopher	James		7/8/2022
1902377	Lourenco	Devin	Daniel		7/8/2022
2378880	Norris	Alison	Mckenzie		7/8/2022
2304939	Phillips	Corey	Alexander		7/8/2022
2326943	Rivera Recendiz	Joel			7/8/2022
2004040	Rodriguez	Jose	Rene	Jr	7/8/2022
2379197	Samaan	Justin	Meshil		7/8/2022

2379198	Santos	Mark	Vincent	7/8/2022
2300467	Saoud	Loubna		7/8/2022
2379841	Scott	Preston	Gregory	7/8/2022
2338369	Turley	Madison	Brooke	7/8/2022
2268003	Vo	Priscilla	H	7/8/2022
2223171	Warren	Jordan	Blake	7/8/2022
2278606	Witte	Hannah	Rose	7/8/2022
2366612	Woods	Courtney	Michelle	7/8/2022
2333651	Wright	Armond	Reuben Lamar	7/8/2022

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, Consumer Credit Project Manager

Delegated Authority
Week of 7/9/2022 through 7/15/2022

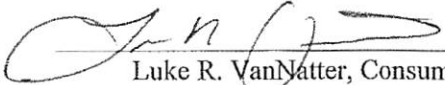
Mortgage Loan Originator Applications

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 sixty-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.

NMLS #	Last Name	First Name	Middle Name	Suffix	Date Approved
2358886	Bazzi	Mohamad			7/11/2022
218981	Beech	Jordan	Jeffrey		7/11/2022
2379224	Carr	Matthew	Jacob		7/11/2022
2270321	Faulk	Cheri			7/11/2022
2379220	Gomez	Khoran	Hunter		7/11/2022
2379223	Guyther	Benjamin	Joseph		7/11/2022
1793461	Hwang	William	Joshua		7/11/2022
1855427	Martinez	Felipe			7/11/2022
2357681	Purvis	Bronte	Damarious		7/11/2022
2024546	Scalera	Kaitlyn	Marie		7/11/2022
2231352	Sechler	Bradley	James		7/11/2022
2358967	Tungate	Darryl	Steven		7/11/2022
1109955	Urnecli	Robert			7/11/2022
1585606	Barone Stowers	Belinda	Jane		7/12/2022
1439631	Danno	Marine	Basil		7/12/2022
1411102	Harris	Steven	Joseph		7/12/2022
29613	Koutsos	George	Terry		7/12/2022
2367037	Levitan	Robert	Joseph		7/12/2022
432644	Lyndon	Jennifer	Marie		7/12/2022
1928118	Martineznunez	Tiffany	Simone		7/12/2022
1934375	Sheikh	Ajaz	Abul Kalam		7/12/2022
1871884	Triggs	Christopher	Alexander		7/12/2022
2322038	Turnbull	Ralph	Gary	III	7/12/2022
488872	Clarke	Jason	Tyler		7/13/2022
1445717	Hardcastle	Christopher	Todd		7/13/2022
2002777	Kenes	Michael	Nicholas		7/13/2022
1359249	Ayoub	Fayad	Mohamad		7/14/2022
2372621	Bryant	Julian	Anthony		7/14/2022
204319	Christoffel	Patrick	L		7/14/2022
2364922	Corbin	Cody	William		7/14/2022
2380280	Crandley	Matthew	Richard Wallaceton		7/14/2022
2369781	Cunningham	Matthew	Ray		7/14/2022
2050291	Cupp	Lauren	L.		7/14/2022

189861	Ernst	Raymond	Gregory	7/14/2022
2265612	Fehl	Andres	Javier	7/14/2022
1170578	Garand	Jeffrey	Bancroft	7/14/2022
2211854	Houston	Judith		7/14/2022
2319022	Infield	Nicholas	Edward	7/14/2022
453531	Jarman	Dawn	Marie	7/14/2022
814140	Jones	Kimberly	B.	7/14/2022
1718009	Koralewski	Julie	Ann	7/14/2022
1853529	Kwon	Soonbum	Thomas	7/14/2022
2372696	Laible	John	Graham	7/14/2022
2372358	Lindsey	Aaron	Dale	7/14/2022
1906988	Mikesell	Natasha	Ana	7/14/2022
2358157	Morris	David	Edward	7/14/2022
226271	Pallotto	Stephen		7/14/2022
1913596	Paz	Joshua	James	7/14/2022
409906	Pierson	Craig	Brian	7/14/2022
2306890	Puckett	Benjamin	Michael	7/14/2022
2087673	Sanders	Chiquita	Monnay	7/14/2022
2380941	Silva	Kaylin	Dioscella	7/14/2022
839730	Smith	Kristy	Lee	7/14/2022
1277170	Speltz	Ryan	Jeffrey	7/14/2022
1960447	Stavenhagen	Tate	Windom	7/14/2022
2372368	Stevens	Skye	Louis	7/14/2022
2373415	Turner	Tyler	Camille	7/14/2022
1856310	Walzer	Tony	Andre	7/14/2022
2373494	Watkins	JerLicia	Jean	7/14/2022
2382064	Webb	Ceven	Tavon	7/14/2022
210164	Barnes	Heath	Daniel	7/15/2022
1971224	Luberger	Christopher	Benjamin	7/15/2022
419454	Maxwell-Lebleu	Jennifer	Lynn	7/15/2022
2282483	Peace	Jacob	William	7/15/2022
1936239	Reale	Aaron	James	7/15/2022
1889276	Schweihs	Christopher	Anthony	7/15/2022

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, Consumer Credit Project Manager

Delegated Authority
Week of 7/16/2022 through 7/22/2022

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 seventy-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.

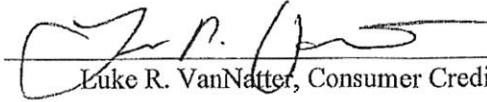
NMLS #	Last Name	First Name	Middle Name	Suffix	Date Approved
2372622	Blake	Gabrielle	Elizabeth		7/18/2022
2372609	Castle	Alyvia	Sandra		7/18/2022
2373590	El-zayat	Mouhamed Ali			7/18/2022
1592314	Gannon	Nikolaus	Ryan		7/18/2022
1696193	Kelly	Daniel	Mark	Jr	7/18/2022
2125442	Kiefer	Rachael	Pilar		7/18/2022
1480432	Kinkopf	Nathaniel	Raymond		7/18/2022
2372667	Mitchell	Alexius	Belinda		7/18/2022
2378490	VanNoy	Sydney	Catherine		7/18/2022
2373308	Vincent	Dolan	Davey		7/18/2022
2332693	Whitehead	Aja	T		7/18/2022
2374517	Grytza	Grant	Edward		7/19/2022
1964767	Hoang	Timothy	Thinh		7/19/2022
1543216	Holguin	Lisa			7/19/2022
1545119	Lam	Tripaulo	Trong		7/19/2022
2342572	Patterson	Preston	Aaron		7/19/2022
1577959	St.Clair	Luke	Daniel		7/19/2022
1486893	Wilson	Timothy	J		7/19/2022
2373533	Abboud	Ali	Hassan		7/20/2022
2286777	Bakkal	Jovan	Naim		7/20/2022
2278723	Bizze	Mario	Bafel		7/20/2022
2372349	Carroll	Joshua	Nathanael		7/20/2022
2358851	Cherry	Aimee			7/20/2022
1052402	DeRisi	Vincent	Michael		7/20/2022
2358211	Faulkner	Garrett	McArthur		7/20/2022
1494188	Fox	Ralph	Winfred		7/20/2022
2010166	Gomez-Jones	Melquan	Lucio		7/20/2022
2373412	Hermz	Claudia			7/20/2022
2358102	Herr	Bradley	George		7/20/2022
2372552	Hornibrook	Trevor	Charles		7/20/2022
2372850	Karim	Mohammed	Tarik		7/20/2022
2373644	Khan	Isaiah	Mohammed		7/20/2022
1232214	Lee	Allison	L.		7/20/2022

2343137	Lege	Melanie	Arielle		7/20/2022
2372835	Lentz	Austin	James		7/20/2022
1554679	Lowe	Andre	Benjamin		7/20/2022
2335155	Lucas	Jennifer	Leann		7/20/2022
2355902	Mane	Sierra	Ashley		7/20/2022
2173721	Obrzut	Michael			7/20/2022
2372361	Pinson	Allyson	Grace		7/20/2022
2379863	Pivowar	John	Patrick		7/20/2022
2379855	Reid	Donald	Oscar	Jr	7/20/2022
2372532	Robinson	Torye			7/20/2022
1631949	Sharma	Rohan			7/20/2022
1986021	Silva	Julian			7/20/2022
2297986	Speer	Kayla	McKenzie		7/20/2022
2352256	Summers	Colton	R		7/20/2022
2376381	Tapsfield	Kelly	Kathleen		7/20/2022
2373303	Wickham	Seth	Nathaniel Robb		7/20/2022
2364930	Ary	Jacob	Paul		7/21/2022
2177489	Asante	Nana	Yaw		7/21/2022
2276980	Brashear	Sara	Makayla		7/21/2022
2372373	Budde	Jacob	Chase		7/21/2022
1175947	Chevalier	George	Jules		7/21/2022
1716576	Coggins-Beller	Kerrie	Leigh		7/21/2022
2382190	Coonrodela	Osaorenkhoe			7/21/2022
2372366	Cordoba	Jordan			7/21/2022
1890198	Douiahy	Sarkis			7/21/2022
2372362	Guzman	Joshua	Alberto		7/21/2022
2239841	Guzman	Santos	Allen		7/21/2022
2313342	Hine	Michael	R		7/21/2022
2373542	Huaman	Cristian	Alfonso		7/21/2022
1963347	Hurley	Kyle	Christopher		7/21/2022
2372872	Lowery	Bennett	Alexander		7/21/2022
2372363	Miller	Skky	Dj'uana		7/21/2022
2034108	Mills	Patricia	Diana		7/21/2022
1855477	Mishiyev	Vugar			7/21/2022
2126065	Murfin	Andrew	Steven		7/21/2022
2372380	Qualls	Quinton	Quillen	III	7/21/2022
2304907	Reuter	Hank	Marston		7/21/2022
2358957	Rice	Aaron	Benjamin		7/21/2022
2372618	Shah	Kunal	Hemendra		7/21/2022
1972169	Teddios	Sharlene	Sibayan		7/21/2022
283411	Villar	Maribel	D		7/21/2022
1851087	Wills	Cheryl	Ann		7/21/2022
2379838	Winters	Matthew	Kevin		7/21/2022
2156235	Barrera	Gerson	Joab		7/22/2022

2188168 Mohammad Mohammad

7/22/2022

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, Consumer Credit Project Manager

Delegated Authority
Week of July 25, 2022 through July 29, 2022

Mortgage Loan Originator Applications

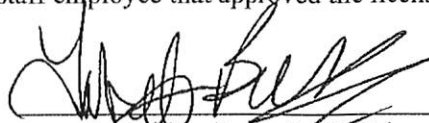
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following ninety-four mortgage loan originator applications met the criminal background check, testing, education, credit report, employment status, 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
2373260	Aguirre	Salvador		Jr	7/25/2022
2372849	Allis	Alli	Paige		7/25/2022
1483238	Bailey	Martin	William		7/25/2022
2373395	Bolster	Tabitha	Lee		7/25/2022
2258854	Campbell	Dakota	James		7/25/2022
2372833	Cannon	Angelica	Felice Taylor		7/25/2022
2373510	Cassano	Stephen	Michael		7/25/2022
2258548	Collier	LaQuitta	DeShawn		7/25/2022
1176665	Cummings	Daniel	Keith		7/25/2022
2128579	D'Amico	Matthew	Phillip		7/25/2022
2359292	DeGugas	Antonio	Thomas		7/25/2022
2373445	Eder	Scott	Matthew		7/25/2022
960638	Escuadra	Gerardo	S.		7/25/2022
1695462	Feole	Patrick	Lee		7/25/2022
2165812	Gonzalez	Adam	Julio		7/25/2022
2017842	Grazier	Steven			7/25/2022
2332162	Hagan	Gregory	J		7/25/2022
2253844	Iqbal	Zain			7/25/2022
2326338	Irving	Ashleigh			7/25/2022
2260468	Kappler	Meghann	Marie		7/25/2022
299836	Kellams	Michael	William		7/25/2022
2259176	Long	Clifford	Wilburn	III	7/25/2022
506594	Lueders	Erin			7/25/2022
623852	Martin	Brandon	Travis		7/25/2022
2373475	Martin	Robert	Joseph		7/25/2022
1792611	McNally	Michael	Allen		7/25/2022
2373488	Moore	Cody	Wyatt		7/25/2022
1798490	Morse	Quintin	James		7/25/2022
2373449	Needham	Kiana	Nadine		7/25/2022
2373273	Nicholson	Genevieve	Helen		7/25/2022
1483702	Poetz	Katrina	Marie		7/25/2022
2375554	Ramos	Kendra	Patricia		7/25/2022

2373409	Rivera	Victor	Andre		7/25/2022
2373265	Sabo	Stephanie	Rae		7/25/2022
2373525	Sisk	Shade	Maryluna		7/25/2022
2267500	Spradley	Daret	Hayes Miller		7/25/2022
2373473	Taormina	Niko	Anthony		7/25/2022
2250612	Tarango	Valerie			7/25/2022
2373546	Wiegand	David	James	III	7/25/2022
2373463	Andrews	Naja	Imani		7/26/2022
552067	Fahey	Karl	D		7/26/2022
2373653	Guest	Kristina			7/26/2022
2372739	Hulvey	Nathan	Louis		7/26/2022
18645	Jones	Brendhan	Christian		7/26/2022
2247366	King	Natalie	Mouser		7/26/2022
2356901	Lefler	Samuel	Brandt		7/26/2022
2373438	Manders	Nicholas	Ryan		7/26/2022
2373655	Penn	Leroy	Deandre		7/26/2022
1567933	Phillips	Patrick	Quinn		7/26/2022
2372679	Plencner	Joseph	Dominic		7/26/2022
2342730	Schoening	Justyn	Patrick		7/26/2022
1371792	Simon	Juan			7/26/2022
820255	Smith	Aaron	James		7/26/2022
2358586	Williams	Angela	Joy		7/26/2022
1672765	Chambers	Leo		Jr	7/27/2022
404000	Pattillo	Carl	Edmund		7/27/2022
1274818	Trader	Elizabeth	Dawn		7/27/2022
1518410	Uriarte Encinas	Cesar	Hernan		7/27/2022
277054	Ward	Neda	Wilson		7/27/2022
2071214	Adamowicz	Joshua	Robert		7/28/2022
2372808	Day-Lopez	Reuben	Jose		7/28/2022
2119165	Festejo	Gordon	Alexander		7/28/2022
2302982	Flanagan	Jordan	Leigh		7/28/2022
2373218	Ford	Terry	Douglas	Jr	7/28/2022
173762	Frye	Jerry	McAleese		7/28/2022
2286260	Johnson	Erica	Devonna		7/28/2022
2343372	Keith	Wyatt	Julian		7/28/2022
56662	McQuaig	James	Moody		7/28/2022
2372829	Rubin	Benjamin	Andrew		7/28/2022
2056565	Saleh	Ali	Ahmad		7/28/2022
2038961	Smith	Jimmy	Edward	III	7/28/2022
2303105	Stanley	Dawn	Choate		7/28/2022
2292727	Stoker	Garrick	Villemonte		7/28/2022
1914720	Varano	Sherry	Michele		7/28/2022
2343260	Williams	Khadijah	Kai		7/28/2022

1923331	Adamson	Easton	John	7/29/2022
42160	Blood	Stephen	Edward	7/29/2022
2367194	Brewer	Leslie	Owen	7/29/2022
1383126	Chelton	Andrew		7/29/2022
2241091	Christensen	Austin	Ryan	7/29/2022
2372843	Cook	David	DeSota	7/29/2022
2365668	Curto	Aaron	Anthony	7/29/2022
2172129	Germany	John		7/29/2022
2373262	Huss	Dyman	Alexandria	7/29/2022
1177954	Krystosik	Jeremy	Richard	7/29/2022
1453463	Mabon	Eric	Michael	7/29/2022
2373592	Maloney	Margaret	Ann	7/29/2022
553810	Marine	Eric	Ross	7/29/2022
2348629	Miller	Spencer	Alexander	7/29/2022
2063816	Polis	Tommy	Bashar	7/29/2022
874048	Richardson	Regan	P	7/29/2022
2359026	Rinaldi	Trevor	Bo	7/29/2022
1755698	Rodriguez	Mauricio		7/29/2022
2373454	Thatcher	Krystal	Lynn	7/29/2022

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.



Tabitha Bufts, Senior Licensing Analyst