

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
October 12, 2017

The Members of the Department of Financial Institutions met at 10:00 a.m., EDT, at 30 South Meridian Street, Suite 300, Indianapolis, Indiana. Present from the Department were Thomas C. Fite, Director; Gina R. Williams, Deputy Director, Administration Division; Christopher Dietz, Deputy Director, Depository Division; Lyndsay Miller, General Counsel and Secretary; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary, Bank Division; and Sharmaine Stewart, Administrative Assistant. Present representing Barnes and Thornburg was Curt Hidde and Lynne McMahan.

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

- A. Discussion of records classified as confidential by state statute. This aspect of the Executive Session is authorized by IC 5-14-1.5-6.1(b)(7)

II. PUBLIC SESSION: 10:25 a.m.

- A. Members Present: Thomas Fite, Director; Mark Schroeder, Vice Chairman; Donald E. Goetz and Paul Sweeney. Jean Wojtowicz was present via teleconference and Richard J. Rice, Chairman was absent.
- B. Date of next meeting: November 9, 2017 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Vice Chairman Schroeder entertained a motion to approve the minutes of the August 10, 2017 meeting.

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

D. BANK DIVISION:

1. Horizon Bank, Michigan City, LaPorte County, Indiana

Mr. Kirk Schreiber, Senior Depository Analyst presented this application. Representing Horizon Bank was Curt Hidde and Lynne McMahan, Attorney's for Barnes & Thornburg LLP. Mr. Schreiber informed the Members that Horizon Bank and Wolverine Bank, Federal Savings Bank, Midland, Michigan propose to effect a merger pursuant to IC 28-1-7.

Horizon Bank will survive the merger. Immediately prior to the bank merger Horizon Bancorp, the bank holding company of Horizon Bank, will directly acquire Wolverine

Bancorp, Inc., the bank holding company for Wolverine Bank, Federal Savings Bank. The acquisition of Wolverine Bancorp, Inc. by Horizon Bancorp does not require the Members approval due to the merger transaction complying with the exemption provisions of IC 28-2-14-15.

Following the holding company merger and bank merger, Horizon Bancorp will be a one bank holding company with Horizon Bank as its wholly owned bank subsidiary. Wolverine Bank, Federal Savings Bank's main office and branches will be branches of Horizon Bank. The corporate existence of both Wolverine Bank, Federal Savings Bank and Wolverine Bancorp Inc., will cease.

A motion for approval of the application was made by Mr. Goetz and seconded by Mr. Sweeney. The application was unanimously approved.

E. DIRECTOR'S COMMENTS AND ACTIONS:

1. Included in the Members' packet was a report issued by the Indiana Inspector General's Office detailing investigations of potential criminal activity and Code of Ethics violations of special state appointees and recommendations to help agencies prevent actual or perceived conflicts of interests involving board and commission members. Deputy Director Gina Williams discussed the procedures in place to prevent violations of IC 4-2-6-9 Conflicts of Interest; decisions and voting, as this is the most prevalent potential ethics issue the Members encounter. Other recommendations listed in the report included training, which the Members are currently enrolled to take the required on-line ethics training, recusal from discussions and votes on issues where the Member has a conflict of interest, which is already a standard practice, and obtaining updated annual disclosure statement from the Members to help identify potential conflicts of interest. Deputy Director Williams requested the Members provide an updated annual disclosure statement if they had not done so this year and going forward one would be requested during the annual meeting of the election of officers. They were also asked to consider potential conflicts that might arise from activity their affiliated business and outside organizations might have with other state agencies.

The above discussion was for informational purposes only.

2. Counsel Miller provided the Members a number of updates regarding Department activities.

Webb Ford - Administrative Review

Miller provided an update regarding the pending Webb Ford matter being submitted to an Administrative Law Judge (ALJ). The matter remains pending, and we anticipate a recommended Order in the coming weeks. Miller provided a procedural overview to Members regarding next steps once the recommended Order is provided. The ALJ will issue a non-final order which will include Findings of Fact, Conclusions of Law and a

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non-final recommended Order, which will be presented to the Members for consideration. The Members can Accept, Reject or Modify the ALJ's Order, prior to issuance of a final Order. The final Order is appealable in Superior Court in Marion County. Once the Order is received by Department Staff, it will be provided to the Members and the definitive options and next steps will be discussed in a future meeting.

Delegated Authority – Depreciation Protection

Miller highlighted for the Members the approach taken by Department staff for approval of the Depreciation Protection product through delegated authority for debt cancellation products, and gave a brief overview of the approval letter provided to the company which was included in the packet.

Legislative update – 2018 General Assembly

Miller gave an update that the Department's proposed omnibus bill for the 2018 General Assembly, which includes approximately 20 items, has been finalized and approved. One of the substantive items included in the proposal is creation of an expedited branch approval policy and procedures by the Department, with minor statutory changes, to streamline the branch application process. A more comprehensive overview of the 2018 legislative packet will be provided to the Members at an upcoming meeting.

Department advisories

Miller provided a general overview of the Department's recent advisories that have been issued to various regulated industries, including: Guidance to Indiana state-chartered financial institutions concerning the Equifax data breach on Sept. 22; Consumer Credit Advisory Letter dated Aug. 1 to Registrants under the Rental Purchase Agreement Act; Consumer Credit Advisory Letter dated Aug. 2 regarding lending activity and potential violation of Indiana's loansharking statute; and Consumer Credit Advisory Letter dated Oct. 6 regarding Lease-Here, Pay-Here business model for used motor vehicles.

3. Director Fite advised the Members of actions taken pursuant to Delegated Authority since the last Member meeting.
4. Director Fite discussed a recent trip to Washington DC, in which he, Deputy Dietz, and Counsel Miller called upon several of Indiana's elected delegates. The meetings were productive, with several discussions pertaining to right sized regulation. Similarly, Director Fite and Deputy Dietz recently attended the Community Banking in the 21st Century research conference hosted by the St. Louis Federal Reserve Bank. Director remarks concluded with a quick synopsis of staffing changes over the past few months, including news that Counsel Gustafson decided to cease employment with the agency. The search for her replacement is underway; however, executive leadership intends to be very patient and diligent in their search for the best candidate. Two critical division leadership supervisory positions were also recently filled, along with promotions needed to fill other organization chart vacancies.

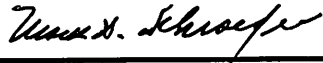
CERTIFICATION:

The Department certifies that the business discussed in the Executive Session was limited only to business that was set out in the Department's Notice of Meeting and Agenda under the heading of "Executive Session." All action taken by the Department, if any, relating to the business discussed in the Executive Session was conducted in the public session.

OTHER BUSINESS:


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

APPROVED:



Mark Schroeder, Vice Chairman

ATTEST:


Lyndsay Miller, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY
AUGUST 10, 2017**

1. **AMERICAN COMMUNITY BANK OF INDIANA, MUNSTER, LAKE COUNTY, INDIANA**
The bank has applied to the Department for approval to relocate its main office from 8230 Hohman Avenue, Munster, Lake County, Indiana to 7880 Wicker Avenue, St. John, Lake County, Indiana. The application was received on July 20, 2017. The expected date to relocate is August 21, 2017. **APPROVAL IS RECOMMENDED - (CCD)**

APPROVED TF

2. **GERMAN AMERICAN BANCORP, JASPER, DUBOIS COUNTY, INDIANA**
The bank has applied to the Department for approval to establish a branch office to be located at 2737 Central Avenue, Columbus, Bartholomew County, Indiana. The application was received on July 28, 2017. The branch is to be known as the Central Avenue Financial Center. This will be the institution's 52nd branch. **APPROVAL IS RECOMMENDED - (CCD)**

APPROVED TF

3. **AMERIS BANK. MOULTRIE, COLOQUITT COUNTY, GEORGIA**
An application for issuance of a certificate of admission was received from Ameris Bank, Moultrie, Colquitt County, Georgia. Ameris Bank filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Georgia state-chartered commercial bank intends to engage in equipment financing in the State of Indiana. Ameris Bank does not intend to open an office in Indiana. CT Corporation System, 150 West Market Street, Suite 800, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Ameris Bank. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (CCD)**

APPROVED TF

4. **THE ANTWERP EXCHANGE BANK COMPANY. ANTWERP, PAULDING COUNTY, OHIO**
An application for issuance of a certificate of admission was received from The Antwerp Exchange Bank Company, Antwerp, Paulding County, Ohio ("Antwerp"). Antwerp filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-2-18 and IC 28-1-22. The bank intends to conduct banking activity through a branch located at 10726 Thimlar Road, Harlan, Indiana. Antwerp is a Ohio state chartered bank. Ronald Eschbach, 10726 Thimlar Road, Harlan, Allen County, Indiana has been appointed as resident agent for service of legal process by Antwerp. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (CCD)**

APPROVED TF

ACTION TAKEN UNDER DELEGATED AUTHORITY
August 10, 2017

1. **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:

ComforCare Home Care – Indianapolis, IN – 172 members (common bond of occupation as defined by IC 28-7-1-10)

Great Clips/C Clips – Noblesville, IN – 8 members (common bond of occupation as defined by IC 28-7-1-10)

Comfort Keepers – Indianapolis, IN – 416 members (common bond of occupation as defined by IC 28-7-1-10)

Marco's Pizza – Westfield, IN – 17 members (common bond of occupation as defined by IC 28-7-1-10)

AAA Roofing Company, Inc. – Indianapolis, IN – 55 members (common bond of occupation as defined by IC 28-7-1-10)

Leon Consulting LLC dba LK Marketing Services – Indianapolis, IN – 10 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (CCD)

APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
SEPTEMBER 5, 2017**

1. **THE FOUNTAIN TRUST COMPANY, COVINGTON, FOUNTAIN COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 24-26 North Monroe Street, Williamsport, Warren County, Indiana. The application was received on August 21, 2017. The branch is to be known as the Williamsport Branch. This will be the institution's 14th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. **BANK OF ENGLAND. ENGLAND, LONOKE COUNTY, ARKANSAS**

An application for issuance of a certificate of admission was received from Bank of England, England, Lonoke County, Arkansas. Bank of England filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Arkansas state-chartered commercial bank intends to engage in mortgage banking, specifically 1-4 family residential mortgages in the State of Indiana. Bank of England does not intend to open an office in Indiana. Matthew Piehl, 56 South Valparaiso Street, Valparaiso, Porter County, Indiana has been appointed as resident agent for service of legal process by Bank of England. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. **MAGNOLIA BANK, INCORPORATED. MAGNOLIA, LARUE COUNTY, KENTUCKY**

An application for issuance of a certificate of admission was received from Magnolia Bank, Incorporated, Magnolia, LaRue County, Kentucky. Magnolia Bank, Incorporated filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Kentucky state-chartered commercial bank intends to have a loan production office to be located at 550 Congressional Boulevard, Carmel, Indiana. The loan production office will perform only back office functions but no branching activities. Matt Schlueter, 550 Congressional Boulevard, Carmel, Hamilton County, Indiana has been appointed as resident agent for service of legal process by Magnolia Bank, Incorporated. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
SEPTEMBER 27, 2017**

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 2809 Emerson Drive, Elkhart, Elkhart County, Indiana. The application was received on September 11, 2017. The branch is to be known as the Elkhart North Branch. This will be the institution's 59th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

2. THE FARMERS BANK, FRANKFORT, INDIANA, INC., FRANKFORT, CLINTON COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at 5450 West State Road 26, Rossville, Clinton County, Indiana. The application was received on September 8, 2017. The branch is to be known as the Rossville Branch. This will be the institution's ninth branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

3. TERRE HAUTE SAVINGS BANK, TERRE HAUTE, VIGO COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at 1010 West National Avenue, West Terre Haute, Vigo County, Indiana. The application was received on September 5, 2017. The branch is to be known as the West Terre Haute Branch. This will be the institution's seventh branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

4. OWEN COUNTY STATE BANK, SPENCER, OWEN COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at 1600 A Street N.E., Suite 25, Linton, Greene County, Indiana. The application was received on September 14, 2017. The branch is to be known as the Linton Branch. This will be the institution's fourth branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
SEPTEMBER 27, 2017**

5. THE MIDWEST TRUST COMPANY. OVERLAND PARK, JOHNSON COUNTY, KANSAS

An application for issuance of a certificate of admission was received from The Midwest Trust Company, Overland Park, Johnson County, Kansas. The Midwest Trust Company filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Kansas state-chartered Non-Depository Trust Company intends to serve as Trustee and Personal Representative to Grantors and Charitable organizations in the State of Indiana. The Midwest Trust Company does not intend to open an office in Indiana. Jim Fenton, Eibacher Fletcher, LLP, 803 South Calhoun Street, 4th Floor, Fort Wayne, Allen County, Indiana has been appointed as resident agent for service of legal process by The Midwest Trust Company. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
SEPTEMBER 27, 2017**

1. **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:

Costal Credit, LLC – Indianapolis, IN – 150 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

DELEGATED AUTHORITY
Wednesday, August 02, 2017

MORTGAGE LENDING LICENSE APPLICATIONS

American Mortgage & Equity Consultants, Inc. applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Bloomington, Minnesota. The applicant will be originating first and subordinate lien mortgage loans. They will be servicing their loans. They are currently licensed in sixteen states. 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. (REB)

Flat Branch Home Loans dba Flat Branch Home Loans applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Columbia, Missouri. The applicant will be originating first lien mortgage loans. They will be servicing their loans. They are currently licensed in six states. 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. (REB)

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


Thomas Fite, Director

DELEGATED AUTHORITY
Friday, August 11, 2017

MONEY TRANSMITTER LICENSE APPLICATION

Bannockburn Global Forex, LLC applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed with the Department. The applicant is based in Cincinnati, Ohio. They are currently licensed in twenty-six states. The applicant will be offering primarily business purpose money transmission and occasionally consumer purpose money transmissions. . 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 28-8 and as stipulated in IC 28-8-4-35. Applicant is recommended for approval. (REB)

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



Thomas Fife, Director

DELEGATED AUTHORITY
Friday, August 11, 2017

MORTGAGE LENDING LICENSE APPLICATION

First Commonwealth Mortgage Corp. applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Louisville, Kentucky. The applicant will be originating first and subordinate lien mortgage loans. They will not be servicing their loans. They are currently licensed in ten states. 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. (REB)

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

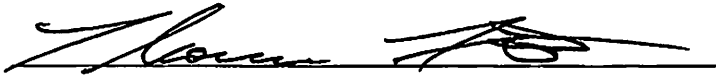

Thomas Fite, Director

DELEGATED AUTHORITY
Friday, August 25, 2017

MORTGAGE LENDING LICENSE APPLICATION

BM Real Estate Services, Inc. dba Priority Financial Network applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Calabasas, California. The applicant will be originating first and subordinate lien mortgage loans. They will not be servicing their loans. They are currently licensed in seven states. 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. (REB)

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

A handwritten signature in black ink, appearing to read 'Thomas Fite', written over a horizontal line.

Thomas Fite, Director

DELEGATED AUTHORITY
Friday, August 25, 2017

NON-DWELLING SECURED LOAN LICENSE APPLICATION

CANI's Center for Community and Economic Development, Inc. dba Brightpoint Development Fund; Community Loan Center of Northeast Indiana; applied for a consumer loan license. They currently hold loan license (#18164) under the name Community Action Northeast Indiana, Inc. The applicant is based in Fort Wayne, Indiana. They will be financing unsecured loans. They plan to obtain loans through their office. They are not licensed in any other states. 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). Applicant is recommended for approval. (REB)

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


Thomas Fite, Director

DELEGATED AUTHORITY
Friday, August 25, 2017

GUARANTEED AUTO PROTECTION PROGRAM APPLICATION

Maximus Auto Group, Inc., a third party administrator, is requesting approval for a Guaranteed Auto Protection (GAP) Program. The applicant is based in New Albany, Indiana. The maximum charge for the GAP program to consumers is \$506. Deductibles paid by consumers are paid up to \$1,000. The program has a thirty day free look period. Refund upon prepayment in full is calculated by pro-rata method. Consumers will finance a minimum of 80% of MSRP for a new vehicle and NADA retail value for a used vehicle. There is a contractual liability policy issued by Arch Insurance Company. The initial dealers requesting approval are John Jones Automotive Dealerships, Inc. (License #17495), John Jones Chevrolet Buick of Corydon, Inc. (License #4727), John Jones Automotive Outlet, Inc. (License #8115), and John Jones Chevrolet Buick Cadillac of Salem, Inc. (License #1158). All future creditors/dealers will agree to abide by the same terms as those approved. The staff's review finds that the charge would be of benefit to the consumer and is reasonable in relation to the benefits as provided for under IC 24-4.5-2-202(1)(c)/3-202(1)(e). Approval is subject to review at a future date as deemed necessary by the Department. It is recommended that the program be approved as submitted and subject to the above conditions. (REB)

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



Thomas Fite, Director

DELEGATED AUTHORITY
Monday, September 11, 2017

DEBT CANCELLATION PROGRAM APPLICATION

Depreciation Protection, Inc. ("Applicant"), a third party administrator, applied for approval of a debt cancellation program, Depreciation Protection Waiver ("DPW"), in February 2017. The DPW product is to be sold only by depository institutions; West End Bank, SB, Richmond, Indiana is the initial depository institution requesting approval. Upon the occurrence of certain events such as total loss, constructive total loss, unrecovered theft, or accidental death, all as defined in the contract, the DPW will cancel the outstanding debt up to the maximum waiver amount elected at the time of enrollment. This product is backed by a contractual liability insurance policy issued by Securian Casualty Company and approved by the Indiana Department of Insurance. The fee for the product is a one-time charge at consummation that is financed in the loan. The maximum consumer charge will be \$575 for a non-refundable product and \$725 for a refundable product, which must be refundable on a pro-rata basis. There is a free look period of 60 days where a full refund may be received. The DPW may not be sold when the loan-to-value ratio is 80% or greater, or if GAP or another debt cancellation product have been sold on the same loan.

The staff's review finds that the Debt Cancellation Program would be of benefit to the consumer and is reasonable in relation to the benefits as provided for under IC 24-4.5-2-202(1)(c)/3-202(1)(e). Approval is subject to review at a future date as deemed necessary by the Department. It is recommended the Debt Cancellation Program be approved as submitted and subject to the above conditions. (REB)

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



Thomas C. Fite, Director

**DELEGATED AUTHORITY
Wednesday, September 13, 2017**

NON-DWELLING SECURED LOAN LICENSE APPLICATION

CFS of Lafayette, L.L.C. applied for a consumer loan license. They shared common ownership with CFS of Indianapolis North, LLC (#7958) and CFS of Michiana, L.L.C. (#26598). The applicant is based in Lafayette, Indiana. They will be financing secured and unsecured loans. They plan to obtain loans through their office. They are not licensed in any other states. 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). Applicant is recommended for approval. (REB)

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

A handwritten signature in black ink, appearing to read 'Thomas Fite', is written over a horizontal line.

Thomas Fite, Director

DELEGATED AUTHORITY
Wednesday, September 13, 2017

MORTGAGE LENDING LICENSE APPLICATIONS

ICMS LLC applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Charlotte, North Carolina. The applicant will be engaging in third party mortgage loan processing and underwriting under the supervision of a licensed mortgage loan originator. They will not be servicing their loans. They are currently licensed in seven states. 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. (REB)

Milestone Home Lending, LLC applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant is 50% owned by Shelter Mortgage Company, L.L.C. (#19604). The applicant is based in Carmel, Indiana. The applicant will be originating first and subordinate lien mortgage loans. They will not be servicing their loans. They are not licensed in any other states. 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. (REB)

Parlay Mortgage & Property, Inc. applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant is currently licensed as a loan broker with the Indiana Secretary of State. The applicant is based in Lockport, Illinois. The applicant will be originating first lien mortgage loans. They will not be servicing their loans. They are currently licensed in Illinois and 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. (REB)

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



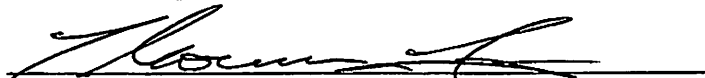
Thomas Fite, Director

DELEGATED AUTHORITY
Wednesday, September 13, 2017

MONEY TRANSMITTER LICENSE APPLICATION

Maxitransfers Corporation dba Maxi Money Services; Maxi-MS; applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed with the Department. The applicant is based in Irving, Texas. They are currently licensed in fifteen states. The applicant will be offering traditional money transmission services through authorized delegate locations. 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 28-8 and as stipulated in IC 28-8-4-35. Applicant is recommended for approval. (REB)

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

A handwritten signature in black ink, appearing to read 'Thomas Fite', is written over a solid horizontal line.

Thomas Fite, Director

DELEGATED AUTHORITY
Wednesday, September 13, 2017

GUARANTEED AUTO PROTECTION PROGRAM APPLICATION

PRco, Inc., a third party administrator, is requesting approval for a Guaranteed Auto Protection (GAP) Program. The applicant is based in Lafayette, California. The maximum charge for the GAP program to consumers is \$506. Deductibles paid by consumers are paid up to \$1,000. The program has a sixty day free look period. Refund upon prepayment in full is calculated by pro-rata method. Consumers will finance a minimum of 80% of MSRP for a new vehicle and NADA retail value for a used vehicle. There is a contractual liability policy issued by Arch Insurance Company. The initial dealer requesting approval Triple C Car Company, Inc. (License #33255). All future creditors/dealers will agree to abide by the same terms as those approved. The staff's review finds that the charge would be of benefit to the consumer and is reasonable in relation to the benefits as provided for under IC 24-4.5-2-202(1)(c)/3-202(1)(e). Approval is subject to review at a future date as deemed necessary by the Department. It is recommended that the program be approved as submitted and subject to the above conditions. (REB)

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


Thomas Fite, Director

DELEGATED AUTHORITY
Monday, September 25, 2017

MORTGAGE LENDING LICENSE APPLICATION

Union Plus Mortgage Company applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Mt. Laurel, New Jersey. The applicant will be engaging in first lien mortgage lending. They will not be servicing their loans. They are currently licensed in twelve states. 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. (REB)

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



Thomas Fite, Director

DELEGATED AUTHORITY
Thursday, September 28, 2017

MORTGAGE LENDING LICENSE APPLICATION

Partners United Financial, LLC applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. They are 50.1% owned by Shelter Mortgage Company, L.L.C. (19604). The applicant is based in Worthington, Ohio. The applicant will be engaging in first and subordinate lien mortgage lending. They will not be servicing their loans. They are currently licensed in three states. 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. (REB)

Signature Mortgage, Inc. of Indiana applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. They are currently licensed as a loan broker with the Indiana Secretary of State. The applicant is based in New Albany, Indiana. The applicant will be engaging in first lien mortgage lending. They will not be servicing their loans. They are currently licensed in Kentucky and 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. (REB)

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

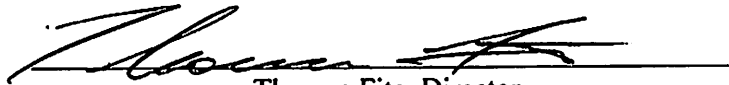

Thomas Fite, Director

**DELEGATED AUTHORITY
Thursday, September 28, 2017**

MONEY TRANSMITTER LICENSE APPLICATION

MSB USA Inc. dba Clearsettle; Ozan; applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed with the Department. The applicant is based in Atlanta, Georgia. They are currently licensed in thirteen states. The applicant will be offering digital wallets to consumers. 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 28-8 and as stipulated in IC 28-8-4-35. Applicant is recommended for approval. (REB)

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

A handwritten signature in black ink, appearing to read 'Thomas Fite', is written over a horizontal line.

Thomas Fite, Director

Delegated Authority
Monday, August 07, 2017

Mortgage Loan Originator Applications

The following seventy-three mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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
161314	Abraham	Brian	Gary	
1638144	Aganovic	Sara		
1371080	Ali-Washington	Rashid		
1579835	Aljebori	Mohammed	Jassim	
706638	Allen	Latone		
1643196	Andersen	Aaron	Joseph	
871305	Bamgbaiye	Nia	Tempy	
1249858	Beasley	Scott	Richard	
1013159	Berger	Aaron	Peter	
930024	Beskid	Steve		Jr
1509127	Bortz	Evan	Klyne	
1635124	Branch	Shane	Jeffrey	
147955	Brickley	Brendan	Joseph	
834334	Brigman	Jay	Michael	
1428558	Bruischat	Jeffrey	James	
1638490	Byrd	Justin	Watson	
1509132	Cashen	Danielle	Lynn	
1523668	Cepeda Rios	Roberto		
1042912	Clifton	Kory	Michael	
1635118	Cloud	Gerald	Patrick	
1137824	Cosby	Denitra	LaShae	
425284	Cowgill	Brandi		
1566476	Davis	Walter	Earl	IV
959147	Dounel	Arman		
13809	Durrenberger	Gary	Alan	
874281	Esparza	Christopher	Stevens	
1636130	Farley	Harold	Ike	II
876304	Fawcett	Sarah	E	
893677	Fridley	Dave		
1635125	Garcon	Kashonna	Sheria	
1117287	Golani	Ninous	Atour	
960089	Harrington	John	Trevor	
1411842	Harvey	Sylvester	L	II
1635123	Henderson	Camila	Silva	
1567481	Henggeler	Megan	Gerette	

1010392	Hussain	Jasem	Ali	
1638595	Iglesias	Luis	Enrique	
1611653	Jones	Frank	McKinney	Jr.
1384826	Jones	Rudi	Anise	
1552147	Kable	Timothy	Blaine	
1643924	Knipstein	Kristina	Elizabeth	
983889	Lavelle	Alexander	Lee	
450668	Lelej	Rafal		
1591625	Lim	Brett	Hoom	
1553124	Lira	Troy	Richard	
1509134	Lotosky	Kelly	Margaret	
86682	Luber	Alan	Stanley	Jr
1653921	Miller	Robbie	Jerome	
1606221	Naccarato	Chandler	Ron	
1645221	Nelson	Nathan	Andrew	
1578805	Nocita	William	Michael	
1627625	Norman	Chelseay	Breanna	
1116405	Olsen	Douglas	A.	
1639111	Pena	Dominic	Christopher	
1638138	Pokrywka	Joshua	Manny	
938792	Reichle	Victor	Joe	
1440057	Rodgers	Alan	Thomas	
76089	Rosen	Michael	Eric	
1636636	Rosenzweig	Allison	Kaye	
1638140	Rubner	Julia	Jeannette	
1631501	Sauls	Keon	Takari	
1117580	Shammas	Charles	Robert Mahmoud	
1638146	Smith	Kamillah		
1602533	Spivey	Harriet	T	
61074	Storm	Kristy	K	
1281730	Sulecki	Aimee	Melissa	
880620	Tuzzolino	Tina	Marie	
1503698	Van Etten	John	Edelen	
211238	Wehrkamp	Patrick	J	
1191906	Woolard	William	Dakota	
1643380	Yllesa Sangalli	Denisse	Genoveva	
1628510	Young	Braxton	Chase	
563174	Zahn	Dennis	Francis	

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



Thomas Fite, Director

Delegated Authority
Monday, August 14, 2017

Mortgage Loan Originator Applications

The following sixty-two mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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
884743	Amer	Ahmad	Monther	
384829	Arnett	Robert	Edwin	
1512588	Ash	Owen		
1636501	Babb	Marti	Elizabeth	
1635116	Bangle	Sarah	Fuller	
436456	Bose	John	Michael	
1626892	Brooks-Browning	Crysta	Jean	
265867	Buckholz	Jennifer	Adair	
1371775	Butt	Matthew	Diedrich	
1564169	Calderon	Wayne		
1389130	Caudill	Terry	Lee	
1638537	Conkle	Briana	Nicole	
135599	Davis	Donald	G	II
1603609	Delarosa	Ajay	Pacheco	
1636545	Duckworth	Lisa	Marie	
1339894	Espinosa	Edilson		
1641479	Floyd	Jayne	Lynn	
1639012	Gardner	Christian	Allen	
491904	Green	Aaron	Alan	
1404862	Green	Brian	Jeffrey	
890469	Hathaway	Kody	Alan	
1533985	Jackson	Jonathan	Evan	
323678	Kenney	Steven	Brian	
1633562	Laney	Demetrius	Clay	
1641394	Langley	Catrina	Rene	
1641490	Leanos	Monica	Ruth	
630362	Lee	Mike	Sunghyun	
766451	Leis	Robert	Todd	
1566103	Lewis	Donald	Joe	Jr
1548765	Llanes	Edgar	V.	
181255	Lozano	Amber	Rochelle	
989682	Montague	Mark	Rich	
1439427	Murphy	Nicholas	Joseph	
1650982	Odisho	Ashley	S	
376784	Ostadossein	Ali		

866323	Oxley	Geoffrey	Tyler
1524830	Parham	Robert	Spencer
1626354	Pate	Jennifer	
223061	Paunan	John	
1641492	Pianowski	Paula	Joy
1638694	Pirri	Nicholas	Agostino
1079849	Ploch	Danielle	Marie
1638646	Redas	Katherine	Nicole
1586956	Reimer	Natalie	Renee
1638435	Richey	Jonathan	Eugene
911263	Riedy	Thomas	
1615157	Rogers	Michael	Timothy
1252051	Saldana	Christian	Eduardo
543360	Saunders	William	Brandon
1449870	Schroeder	Cody	Bryant
746141	Schroeder	Courtney	J
1649614	Schwersenska	Randi	Lee
840193	Swiderski	Jeffrey	Paul
1012489	Tovar	Marcos	Antonio
381286	Trott	Anthony	James
1405068	Ulliman	Jon	Anthony
1638819	Weiler	Caleb	Paul
1566464	Wilson	Adam	Richard
1455204	Woods	Kenneth	Ross
1525083	Yasar Wissmann	Asli	Yonca
200058	Yingling	Daniel	Patrick
1490574	Zaske	Kelley	Sue

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



 Thomas Fite, Director

Delegated Authority
Monday, August 21, 2017

Mortgage Loan Originator Applications

The following sixty-eight mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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
283845	Altizer	Jonathan	George	
788053	Anderson	Carl	Melvin	
1654924	Anderson	Isaiah	Mitchell	
1654929	Arenas	Mark	Christopher	
1557085	Ashby	George	Dean	
1373481	Ball	Kristofer	Robert	
1637904	Barbour	Brian	Lamont	
1242140	Bien	Eric	Michael	
86476	Birt	Kelley	Elaine	
850688	Bruns	Michael	Joseph	
1012447	Chapman III	Issac		
503099	Chmielewski	Ronald	J	
428161	Chronos	Leo	H	
393740	Clancy	Garret	Christian	
129317	Coombe	James	Michael	
59782	Davidson	Gina	D	
180685	Dyer	Andrew	D	
1654928	Easton	David	Hoffmann	
32465	Eccleston	Julie	Marie	
513133	Ellis	Jeremy	Joseph	
1650266	Estrada	Justin	Luis	
1654940	Field	Jacob	Louis	
1539907	Fleeger	Kyle	Gregory	
1645539	Fleming	Cheryl	Dooley	
313690	Flowers	Trenton	Collin	
1414077	Gottlieb	Nicole	Leigh	
1623484	Greiwe	Michael	Charles	
1611661	Griffis	Kelly	Suzanne	
1621800	Grizzle	Michael	Coy	
190345	Grunwald	Todd	Christopher	
1653046	Gutierrez	Theodore	William	
336797	Haba	Robyn	Williams	
790118	Hamill	Bradford	Kelly	
1627174	Hamilton-Mathy	Zachary	Ryan	
121572	Henry	Kenneth	Byron	

1606970	Hodges	Kelly	N	
1653370	Holstein	Erik	William	
351148	Humphrey	Bernard	Leon	
1161494	Jordan	Sarah	Lynn	
214476	Klinger	Christopher	J	
1654945	Lung	Emily	Anne	
1639154	Marshment	Tiffany	Ann	
1598811	Martina	Mark	A	Jr
994716	Matic	Daniel	Peter	
1380368	McCourt	Richard	James	
1639266	McKelvey	Michael	Daniel	
1635231	Patricks	Constance	Susan	
1546564	Pierce	James	Edwin	Jr
215912	Pound	Margaret	Reidy	
1654939	Qureshi	Hamiz		
1595621	Rider	Robert	Eugene	
37129	Roeder	John	Paul	
1375809	Schmitt	Jennifer	Amanda	
1638494	Schuh	Stephen	Jeffrey	
1622076	Scordos	Emanuel	John	
1616971	Sepe	Joseph	Anthony	Jr.
1650509	Sermersheim	Jason	Ryan	
1387398	Shepard	Gary	Bernard	Jr.
1368600	Singer	Michael	Anthony	
275950	Sklarek	Todd	Michael	
1634932	Skog-Chitwood	Antoinette	M	
992562	Sottosanti	Vincent	Charles	
211766	Steiner	Robert		
1638660	Valdez	Omar	Gonzalo	
147126	Webb	Douglas	Bruce	
613220	Wells-Parker	Carol	Ann	
1638955	Williamson	Chadd	Jonathan	
1369052	Word	Joshua	Peter	

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



Thomas Fite, Director

Delegated Authority
Monday, August 28, 2017

Mortgage Loan Originator Applications

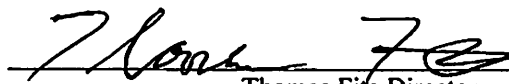
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one hundred four mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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
1644715	Adams	Kelsey	Nicole	
1463362	Agruso	Jessica	.	
5326	Barker	James	Daniel	
862576	Bates	Kenneth	Herbert	
20441	Bawab	Rannie		
175766	Baxter	Amy	Elizabeth	
1368360	Beavers	John	Everett	
7397	Bell	William	James	
165880	Bezy	Charles	Joseph	
328129	Bognar	John	Keith	
1634535	Boone	David	S.	
40737	Bowles	Emmett	Guinn	
1650730	Boyd	Tneshela	La Trice	
1608770	Brandenburg	Matthew	L.	
1217343	Branham	Brandon	Ray	
39110	Brannock	Tracy	Hamby	
1639401	Brijnath	Latashia	Lynn	
874424	Carney	Sean	Michael	
147756	Carter	Shelia	M	
246063	Changaris	John	Herman	
1072064	Colston	Jack	Reed	
1653598	Cook	Hailey	Michelle	
7407	Corbett	Aaron	DuShaun	
1443709	Cross	Ryan	L	
13080	Curtin	John	Matthew	
107788	Dale	William	Lee	IV
1195372	DelValle	Gabriel	Oscar-Ryan	
75300	Deuber	Linda	Ann	
707679	Doyle	Linda	Sue	
1464546	El Chebib	Ilianna		
1653717	Farooqi	Zohaib		
1659241	Farrell	Jon	David	
8123	Feger	Jeff		
214849	Fink	Joseph	Michael	

194947	Giles	Glenn	Franklin	II
122311	Givens	William	L	Jr
148872	Gladieux	Matthew		
852400	Griffith	Brian	Taylor	
1638655	Hamilton	Nina	Joyce	
1651795	Hassell	Robert	Douglas	
1507196	Hayden	Joshua	P	
7411	Heyne	Timothy	David	
1638570	Houser	Bradley	Allen	
811604	Huynh	Kyle		
1638626	Jackson	Helki	Orenda	
177297	Joly	Jon	Christopher	
874343	Jones	Mitchell	Lane	
9281	Justice	Jason	Leslie	
1643356	Kalish	Hunter	Price	
253976	King	Margaret	Anne	
883033	Knapp	Amanda		
1574487	Kutz	Nicholas	Bret	
1050004	Lanino	Philip	John	
1571852	Lankford	Nathan		
5018	Linn	Ruth	Nelson	
933895	Llewellyn	David	Tatsuo	
755919	Long	Amy	Elizabeth	
1509460	Lynn	Kyle	Thomas	
1539917	Maffei	Anthony	Francis	
1567905	Malone	Evan	James	
350671	Matyas	Brandon	Joseph	
1649826	Mayhew	Zachary	James	
1012613	McCown	John	Michael	
287997	McDonough	John	Clinton	III
1419580	Minor	Heather		
1030517	Mubashar	Nauman		
608878	Muller	Jeffrey	Peter	
340420	Naeve	Kyle	Joseph	
1570870	Nava	Juan	C	
1416990	Neely	Shawn	Christopher	
1653625	Nichols	James	Michael	
872140	Ording	Steven	Lawrence	
19185	Paris	David	Chad	
891549	Patton	David	Benjamin	
1497606	Peak	Clayton	Timothy	
1647805	Phillips	Zachary	Lee	
973129	Phillips	Matthew	Isaiah James	
121771	Pinkerton	Joshua		

423153	Pirraglia	Emily		
755962	Pitts	Mary	A	
1506624	Plante	William	Walker	Jr
1037689	Potter	Rickland	Louis-Eugene	
1658599	Powell	Jeffrey	Dean	Jr.
165917	Resinger	Joseph	Ricardo	Mr
1605519	Richardson	Melissa	R	
110163	Robertson	Michael	Wayne	
1212092	Saadi	Henry		
1644718	Sandweg	Scott	Anthony	
1498138	Schoeff	Bruce	Lee	
1574100	Schum	Julie		
112763	Shunnarah	John	J	
1060320	Tindley	Robbyn	Rico	
1650661	Tobin	Kaitlyn	Rose	
488862	Trogden	Kristopher	Michael	
851103	Tway	William	Theodore	II
1590311	VanDyke	Tara	MaLinda	
1566752	Vermillion	Jennifer		
1394052	Walker	ShaRhonda	Evette	
1011662	Wenzel	Bradley	Joseph	
287692	West	Sandra	Lee	
1627144	Williams	Tiesha	Larae	
12163	Windham	Christie	Lee	
1603379	Winter	Robert	Thomas	
1630650	Wood	Matthew	S.	

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

 by Ryan Black, Deputy Director
 Thomas Fite Director

Delegated Authority
Thursday, September 07, 2017

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 ten 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
353650	Acker	Alan	Ainsworth	Jr
1198493	Adams	Alan	Howard	
1203207	Amoles	Debora	Cassandra	
1646220	Bird	Alexus	Michelle	
1635120	Bissland	Briawna	Michele	
1646286	Bowen	Jason	Zachary	
1639557	Bowson	Robert	Wallace	Jr.
898713	Brandt	Allan	Robert	II
1658080	Bray	Garrett	Thomas	
1638946	Broussard	Monique	Renea	
518718	Brown	Julie	P	
854014	Bryant	Leonard	Carl	II
1646238	Camiso	Adyaina	Lucia	
1655441	Clark	Nathaniel	Ramsdell	
115518	Cluff	Joy	D	
1646233	Conway	Elena	Rita	
1641067	Crist	William		
1428145	DiPerna	Jennifer	Rose	
196559	Domeracki	Laurence	John	
1595763	Dukic	Shantel	Michele	
1645578	Fernald	Scott	Drakeley	
1646234	Fernandez	Joshua	Mitchell	
1359363	Floyd	Jeremiah	Lindsey	
1646277	Forline	Thomas	Andrew	
31145	Galgoul	Anthony	Jonathan	
1515147	Gerrity	Timothy	Michael	
1656748	Gomberg	Justin	Matthew	
403613	Gorczyca	Stephen	Laurence	
1446509	Graves	Wendy	S.	
422664	Grothe	Ryan	Christopher	
1387695	Habbo	Christopher	Anthony-Rommel	
321429	Haliburton	Christopher	Gene	
1646261	Harris	Jewel		
1216089	Hausman	Sherry	Leigh	

9327	Henderson	Liane	Grace	
1650417	Holliday	David	Philip-Eduard	
1615014	Janssen	Jenna	Marie	
399027	Jenkins	Adam	James	
1646245	Johnson	Erin	Samantha	
1635122	Knight	Ashley	Nicole	
950443	Kosciuk	Konrad		
1424096	Lamberti	Stephanie	Marie	
1513124	Land	Matthew	Wyatt	
1646267	Landis	Nicole	Allison	
1649918	Latortue	Didier	Lawrence	
1654948	Lee	Samuel	Sae Jong	
1566398	Leong	Scott	Nicklaus	
1649890	Lewis	Ebony	Briana	
1312126	Lewis	Kyle	Benjamin	
1635128	Lollar	Russell	Freeman	
1398313	Lopes	Janna	Rae	
363564	Mahmoodi	Hader		
881602	Martin	Keith	Ryan	
1646231	Masarik	Bonnie	Mary Megan	
152468	Mathis	Sheila	Mae	
1646280	Mazza	Dominic	Frank	
1646285	McNamee	Ryan	Partick	
1646253	Minnick	Joseph	Cole	
1646275	Mitchell	Jia	Breana	
1649897	Mitchell	Ryan	Christopher	
1608700	Moeller	Amy	Marie	
1465202	Montana	Joseph	Patrick	
1595585	Muchmore	Brandon	Kyle	
1635117	Myers	Daniel	Joseph	
1646265	Napkora	Matthew	Raymond	
1656806	Natale	Michael	Jared	
1654911	Nute	Robert	Michael	
1646301	Nyako	Samuel	Joseph Mate	
353385	Palmer	Christopher	Edward	
1646115	Pezzuto	Jordan	Michelle	
1646249	Poehler	Garrett	Lewis	
1654374	Porter	David	Alan	Jr
385820	Pyke	Brandon	Scott	
1334754	Ram	Claudius	Norman	Jr
1646229	Ramirez	Sebastian		
1649922	Rappo	William	Joseph	
1657855	Reed	Anthony	Jordan	
1638142	Reed	Matthew	Dennis	

293043	Rendaci	Imelda	
1634060	Richardson	Miles	Dominique
1011856	Rinella	Anthony	Frank
1646276	Roberts	Isaiah	Elam
1571035	Roge	Jacob	Carl
1649908	Ruff	Dennis	Edwin
1646225	Ryan	Elizabeth	Robin
630187	Sager	Greg	A.
274055	Sampoll	Jose	A
1399239	Sanders	Victor	Demonte
119511	Sanford	Ryan	Alan
1638604	Schulze	Dylan	James
104780	Shenkman	Marc	Stuart
1646282	Shope	Zachary	Ryan
1646240	Sitaras	Peter	Jerry
1638686	Smith	Valencia	Cyaandii
1634054	Sosnowski	Kenneth	Bradford
1387530	Sowers	Rachel	Dane
1406315	Stech	Gregory	
438566	Stilts	Donnie	R
139390	Stuckey	Carrie	A
1641384	Swayze	Bryan	Houston
1132872	Taylor	Carson	James
1647781	Tellez	Michael	Robert
1377921	Thuwis	Karel	
1657770	Tilford	Brandi	Michelle
930585	Voigts	Sherri	Ann
1607580	Wagner	Andrew	William
1293073	Warren	Jesse	Joseph
1641484	Weintraub	Justin	Tyler
1299572	Wills	Jeffrey	Wayne
1649690	Wilt	Matthew	S

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



 Thomas Fite, Director

By Ryan Black, Deputy Director

**Delegated Authority
Monday, September 18, 2017**

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 twenty-one 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
1646214	Adens	Kayla	Rebekah	
1648171	Allen	Andrea	Lynn	
861688	Anderson	Dustin	Ross	
1445994	Bailey	Nathan	William	
1461839	Barclay	Chelsea	Lashae	
41794	Barone	Steven	Ross	
1659262	Bartlett-Phelps	Jennifer	Ann	
1619568	Blackburn	Elizabeth	Jean	
1147047	Bowler	Dane	Earl	
144344	Bowling	Bonnie	Dee	
404498	Broadhurst	Christopher	Michael	
1523741	Burdine	Kori	Rae	
1511275	Burkhead	Matthew	Lau	
1635121	Cabrera	Matthew	Allen	
1247667	Camara	Ismail	Rahman	
88525	Cherati	Agida		
1228669	Conforte	Alexander	John	
1025791	Dominik	Michael		
1211914	El Reda	Mohammad		
339568	Elie	Stanley		
1090638	Endter	Corey	Phillip	
414120	Favela	Eloy		
1470783	Fletcher	Scott	De Guzman	
1539910	Fromm	Nicholas	Daniel	
1449252	Gamo	Steven	Edward	
1420808	Garaven	Nicholas	Michael	
1651479	Giacobbe	Michael	David	Jr.
33533	Gladden	Debra	Lynn	
956539	Glenn	David	Russell	
1539912	Gonzales	Nathan	Michael	
1638620	Greiner	Zachary	Thomas	
901319	Grifa	Toni	Lynne	
1422137	Gross	Kyle	Michael	
593537	Hackett	Dominique	Alyce	

1649154	Herbolich	Matthew		
1537596	Hernandez	Glenys	Madeliene	
16442	Herrera	Richard	Michael	
1646384	Inferrera	John	IV	
1054538	Jahangir	Anam		
869893	James	Laticia	S	
1127339	Jammoua	Joseph	George	
1644476	Jeffery	Daniel	Victor	
376092	Kaplan	Benjamin	Ezra	
1127343	Kass	Ryan	David	
1655268	Kelly	Kieran	Matthew	
1659288	Kerkhof	Aaron	Conrad	
1651586	Ketchum	Donald	Wiliam	
182233	Kim	Suk	Tae	
872253	Kitchner	Christine	Marie	
213817	Kriticos	Adam	Stephan	
891862	Kuwabara	Ken		
1659260	Lehmann	Gary	Michael	
224405	Lindstrom	Brian		
1533480	Martin	Jason	Wade	
691748	Matthews	Kiara	Maonia	
1509641	McAndrews	Parker	James	
1504729	McCormick	Andrew	Lee	
1655270	McCormick	Rashad	M.	
1579240	McGowen	James	Donnell	Jr
793722	McSherry	John	F	
1312337	Metoyer	Leroy	Frank	
738064	Millot	Diana	Marie	
1646260	Mkandawire	Vitowe		
1630014	Morris	Chad	Jeffrey	
221562	Morris	Christopher	Allen	
1367254	Neamonitis	Nicholas	Christopher	
367145	Nguyen	Tam	Cong	
713802	Norgard	David	Joseph	
31160	Ostrowski	Laurence		
274400	Paplaczyk	Joseph	Michael	
1523903	Partridge	Jimmy	Joseph	
1593383	Pennywell	Chadwick	Scott	
1639110	Peterson	Michael	Kain	II
69875	Purkins	Richard	Miles	
1654451	Quigley	Eileen	Marie	
1650621	Quintana	Valerie	Ann	
339033	Quirk	Bridget	Aileen	
1649498	Rasmussen	Erika	Danielle	

1117525	Revord	James	Edward	
1415550	Rhodes	Krystal	Leann	
1639087	Richards	Latrisha	Marie	
1565931	Robinson	Dominick	Isaiah	
1633573	Rodia	Brook	Anthony	
1044936	Ruelas	Francisco	Gamez	
1650795	Ruggles-Sage	Brieanne	Nicole	
1638787	Saad	Fauzie	Mohamed	
1515613	Sanchez	William	Joseph	
1652763	Sanders	Karen	Diane	
923942	Sandling	Renee	L	
1649000	Schirch	Alexandra	Giselle	
343182	Schulman	Michelle	Lynn	
1298570	Schum	Chiara	Christina	
703899	Seib	Shecari	Lynn	
376122	Shaughnessy	Ryan	Patrick	
1626627	Simpson	Arthur	Lee	Jr
1464951	Smith	Katelyn	Nicole	
1646407	Spellman	Jacob	John	
1186694	Taamneh	Nayef	Sultan	
1500995	Tamimi	Jenine		
1410187	Taucher	Adam	Bethel	
1659257	Thomas	Brian	Lee	
1615206	Thompson	Meghan	Eileen	
1270727	Thornsberry	Krista	L	
1597196	Torres	Michael	Paul	
1629124	Totino	Nathan	Joseph	
1646378	Trainor	William	Matt	
1651312	Trolinger	John	Nathanael	
1539936	Villalobos	Jason	Reuben	
1312439	Walker	Steven	Jamal	
1023148	Watson	Jason	Bernard	
406467	Watson	Joshua	S	
1630938	Whiteman	Phillip	Charles	
1539937	Williams	Terry	Lovell	
1391647	Williams	Zachary	Ryan	
1530897	Wilson	Michael	Francis	
1211923	Woodard	Bryan	Philip	
168207	Woodruff	Kermit	Deane	
1650348	Wright	Anne	Irene	
1447828	Young	Eric	G	
221641	Zimmer	Jason	Allen	
1656341	Zuniga Sanchez	Byrom		

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


Thomas Fite, Director

by Ryan Black, Deputy Director

Delegated Authority
Monday, September 25, 2017

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 nineteen 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
1497252	Abazi	Ardit	Fatos	
104697	Adams	Zachary	William	
1616080	Anastasi	Jeffrey		
1622543	Anderson	Carolann	Mary	
1660739	Barnett	Nick	Laverne	
1008317	Barnhart	Virginia	A	
219563	Barr	Karth	A	
740662	Barroll	Charles	Lee	Jr.
1635666	Bates	Jonathan	B	
1647042	Bevers	Michal	Leah	
1649838	Biggar	Cynthia	Nayely	
1646381	Bird	Stephen	Michael	
1662719	Bos	Christopher	Lawrence	
1522714	Bramble	Ryan	Keith	
1664577	Brewer	Jenna	Marie	
879345	Brink	David	Ogden	
1638940	Brooks	William	Collins	
839959	Butler	Tracy		
289043	Cardot	Jeanine	A	
1440314	Chavez	Zachary	Maurice	
1429584	Chittom	Samantha	Francis	
1658248	Collins	Robert	Zachary	
1664575	Conte	Mitchell	Alan	
1611354	Courtney	Timothy	Alan	II
34852	Cush	Michael	Quaid	
1660597	Czenkusch	Brian	Michael	
1073284	Czerwonka	Matthew	Allen	
1643414	DaCosta	Antonio	Xavier	Jr
1053528	Darrah	Llora	O'Neill	
1660962	Doisy	Justin	Ross	
1664559	Edmondson	Samuel	Trevor	
1625947	Edwards	Lacy	Michelle	
1526623	Eroskey	Madeline	Jane	
1552069	Fant	Samuel	David	

1024188	Gatto	Timothy	Jacob	
1420809	Geiger	Alicia	Renee	
1379783	Grabner	James	Nicholas	
1535097	Guzman	Alexis		Mr.
1168955	Haidar	Ali	Saber	
967319	Hamilton	David	Mishael	
898904	Harder	Kimberly	A	
1407405	Hazouri	James	Jacob	
1660957	Henderson	Dorian	Marshall	
1070325	Hicks	Christopher	Sean	
1640933	Hollis	Selenia	Alfreda	
630473	Holmes	Matthew	Ryan	
154855	Hoza	Daniel	Scott	
1186539	Hurley	Kayla	Marie	
1405404	Jones	Megan	Neely	
1648150	Jordan	Blake	Owen	
1622130	Jose	Peter	Alexander	
1445654	Julian	Cynthia	Rebecca	
1403199	Kane	Celestin	Mbome	
948779	Kashat	Johny	Sabah	
1025330	Kieffer	Zachary	Allen	
1166282	Kim	Colin	Jin	
969479	Kimble	Danny	L.	
1648147	Knight	Eric	Paul	
1622198	Kyros	Libby		
1661310	Laguna	Christopher	John	
1473612	Lanza	Gian	Jacob	
1044878	Larkins	Jason	M	
4739	Laudante	Kenneth	Robert	
861007	Lehner	John	J	Jr.
1648157	Letourneau	Rachel	Victoria	
1643415	Manley	Eric	Mitchell	
174895	Masarik	Brian	Edward	
200115	Massell	Scott	Edward	
1662711	McBride	Robert	Edward	
1650407	McCoy	Latia	Monae	
1657281	McNally	Morgan	Doremus	
1664564	Merullo	Allison	Linda	
1577334	Michaud	Andrew	L	
1622539	Mills	Daniel	Alan	
1118615	Morados	Brian	Earl	
1655754	Moyer	Renee	Catherine	
1501655	Mullins	Jeremiah	Anthony	
80919	Murray	Robert	Ross	

1623569	Nevzoroff	Jacob	E.	
1088553	Nguyen	Anh	Mai	
165696	Panagakis	Stellianos	J	
1624192	Papamihalakis	Anastasia		
1651737	Perkins	Antonio		
1247187	Phillips	Mitchell	George	Jr.
1595560	Pitarra	Matthew	Scott	
1658873	Puckett	James	H. Brant	
1622544	Quattrucci	Christina	Breton	
1660966	Rapp	Brooks	Gerard	
1538373	Robardey	Russell	George	
1656921	Rodefelt	Jennifer	Marie	
1586201	Ross	Mary	Ann	
1622540	Ross	Matthew	Allen	
238502	Roth	Daniel	Wayne	
1589518	Russell	Zachary	Austin	
1523963	Sanchez	Anthony	Vegas	
1485310	Scharf	Brandon	Lee	
1655758	Scheven	Spenser	Charles	
226277	Schwaighart	Joel		
1659827	Scott	Christopher	A.	
1589859	Sellers	Keshia	Danielle	
375420	sharifi	homan	narani	
1638642	Shawish	Reem	Elaine	
425594	Shine	Rashod	D.	
1652198	Shockey	Kelsey	Johnson	
1538044	Shqutaj	Vojsava		
1662694	Simpson	Gina	Christine	
1655266	Smith	Wayne	Anthony	
1663259	Spaugh	Laura	Marie	
1581027	Steinmeyer	Mark	Robert	
1572680	Thies	Jordan	Alexander	
518568	Thompson	Barry		
882963	Tokich	Jacqueline	Marie	
1664580	Williams	Jack	MacKay	
1387159	Williams	Sonya	Barry	
1186684	Williamson	Ashlon	Alexander	
1513345	Willis	Riley	Craig	
1626634	Wilson	Darian		Jr.
1311144	Yousif	Anthony	Derek	
1662738	Zavala	Marco	Antonio	

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



Thomas Fite, Director

**Delegated Authority
Monday, October 02, 2017**

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-one 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
1454988	Abnoosian	Anasheh		
1621579	Anderson	Benjamin	Lee	
872129	Beydoun	Mohammed	El-Abed	
1428191	Bliss	Curtis	James	
222913	Boland	Andrew	Raymond	
1531190	Brooks	Devontae	LeJaune	
1664970	Bunting	Brandon	Vincent	Sr
1663384	Byrne	Rani	Lee	
1440830	Cardenas	Jose	Luis	III
1663198	Carr	Deveron	Bashir	
1655123	Coney-Robinson	d'Artagnan	Elisha	
1659885	Cosentino	Daniel	Frank	
1602119	Craig	Terrance	Arthur	
1658567	Cruz Benitez	William	Adalberto	
1295085	DePaola	Alfred		Jr
1664953	DiCrescenzo	Stephanie		
316753	Dove	Christina	Michele	
1664948	Gilliss	Bryan	Granville	
1326071	Gravenstine	Martin	William	
1521167	Guillen	Maximiliano		Jr
1621571	Harp	Zachary	Raymond	
448718	Hauser	Bradley	Fortune	
56286	Henderson	Phillip	Antelle	Jr
1622536	Hirschy	Nicholas	Michael	
1662537	Hong	Sok	Yong	
1533868	Hughes	Lita		
1664969	Jackson	Brent		
1621618	Jacobs	Patrick	Thomas	
1474158	Johnson	Richard	Lewis	
1318482	Johnston	Frederick	Joseph	Jr.
679843	Joseph	Christopher	Michael	
1662858	Kaddah	Dib	Ali	
1525992	Kleinhenz	Jason	Foster	
1582405	Kronberg	Alexandria	Christine	

20328	Kuenster	Peter	Luke	
1655739	Lahr	Heidi		
1003782	Laux	Jeffrey	Kenneth	
989183	Le	Ricardo		
1664949	Leibrecht	Rachel		
1664945	Lerten-Welch	Devon	Michael	
1009061	Lindsey	Marcus	Lavar	
1256191	Mares	George		Jr.
1664952	Mastromatto	Joshua	Thomas	
1203319	McConnell	Jay	Jeffrey	
1530091	McKinnon	Krista		
232903	McLain	Adam	M	
1585947	Mickens	Katrina		
13590	Miller	Katie	Lyn	
1662539	Miller	Jason	Darby	Sr.
826152	Miranda	Erika	A	
1655107	Munoz	Bannia	Evelyn	
898973	Nail	Michael	Jorden	
1027317	Norton	Kerry	Wilks	
1655108	Nunez	Ericka	Marie	
1581850	Pabustan	Jeffrey	T	
575912	Perrone	Peter	J	
1211267	Phelps	Rosa	Evelyn	
1646405	Piacenza	Marc	Peter	
213135	Puckett	Carlton	Larnell	
76131	Reamer	James	Alan	
1628438	Rinna	Lee	Joseph	
1632737	Roche	Nery		
1650565	Savely	Penny	Marie	
1650031	Shelley	Thomas	W	
1330809	Small	Brian	Matthew	
404390	Stoughton	Darli	Marie	
1501859	Tinney	Glenn	Richard	Jr
1664956	Wallace	Elisha	T	
1664947	Winters	Christopher	Allen	
353749	Wood	Ryan	Robert	
1420836	Wright	Starla	Danielle	

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



Thomas Fite, Director