

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MINUTES OF MEETING**  
**December 15, 2016**

The Members of the Department of Financial Institutions met at 11:00 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, Interim Deputy Director, Bank Division; Constance J. Gustafson, General Counsel and Secretary; Mark K. Powell, Supervisor, Credit Union Division; Ryan Black, Deputy Director, Consumer Credit Division; Troy Pogue, Supervisor, Administration Division; Kirk J. Schreiber, Senior Bank Analyst and Assistant Secretary, Bank Division; and Sharmaine Stewart, Administrative Assistant. Present representing the Indiana Credit Union League was Chris Beaumont.

- I. PUBLIC SESSION:            11:00 a.m.**
- A. Members Present: Thomas C. Fite, Director; Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Donald E. Goetz and Paul Sweeney. Jean L. Wojtowicz was present via teleconference.
- B. Date of next meeting: January 12, 2017 @ 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 September 22, 2016 meeting.

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

- D. CREDIT UNION DIVISION:**
1. **VIA CREDIT UNION, MARION, GRANT COUNTY, INDIANA**  
This application was presented by Mark K. Powell, Supervisor, Credit Union Division. VIA Credit Union (VCU) has applied to the Members of the Department of Financial Institutions for approval of their proposed merger of United Credit Union (UCU), Warsaw, Kosciusko County, Indiana into VIA Members Credit Union.

This is a voluntary merger initiated by the Board of Directors of United Credit Union. This merger will provide the more complete services of VIA Credit Union to the membership of United Credit Union.

Mr. Powell explained that as required by IC 28-7-1-33(c) the following factors should be considered by the Department in approving or disapproving the merger:

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- (1) Whether the credit unions subject to this proposed merger are operated in a safe, sound, and prudent manner. In staff's opinion both credit unions are operated in a safe, sound, and prudent manner.
- (2) Whether the financial condition of either credit union involved in this merger will jeopardize the financial stability of the other credit union. In staff's opinion the financial condition of neither credit union will jeopardize the financial stability of the other credit union.
- (3) Whether the proposed merger will result in a credit union that has inadequate capital, unsatisfactory management, or poor earnings prospects. In staff's opinion the proposed merger will not result in a credit union that has inadequate capital, unsatisfactory management, or poor earnings prospects.
- (4) Whether the proposed merger, in the department's judgment, will result in a credit union that is more favorable to the shareholders than if the credit unions were to remain separate. In staff's opinion this merger will result in a credit union that is more favorable to the shareholders than if the credit unions were to remain separate.
- (5) Whether the management or other principals of the surviving credit union are qualified by character and financial responsibility to control and operate in a legal and proper manner the resulting credit union. In staff's opinion the management and other principals of the surviving credit union are qualified by character and financial responsibility to control and operate in a legal and proper manner the resulting credit union.
- (6) Whether the credit unions involved in this transaction have provided all the information required to reach a decision on this merger. In staff's opinion both credit unions have provided all of the information required to reach a decision on this merger.

The capital of the surviving credit union (VIA Credit Union) will be 12.33% of total assets.

**Mr. Schroeder made a motion for approval which was seconded by Mr. Goetz. The motion to approve the voluntary merger of United Credit Union into VIA Credit Union was unanimously approved.**

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

1. Director Fite provided a staffing update including a presentation of changes he recently implemented for the organizational chart. Interviews for many open positions are underway. Deployment strategies for a second legal counsel position, a new examination specialist position, use of contracted employees, a new technology examiner career path, and changes in lines of field examiner supervision were discussed at length. The changes are intended to put supervisors in roles where they are most needed, out in the field. Director Fite emphasized that no supervisor within this Department should be allowed to lead from their chair. New employee training is progressing according to plan; however, training demands remain a stress on the agency's examination capacity.

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The agency's interaction with Governor Holcomb's transition team was discussed. Director Fite noted that a member from the transition team visited with the executive leadership team and a detailed PowerPoint presentation summarized all strategic initiatives. Maximum effort will be put into reestablishing a healthy, cooperative working relationship with the new Governor's staff. It is anticipated that a new policy liaison will be assigned to the Department.

Staff's attempt to establish an examiner training fund recently came to a material road block. Although the Department originally was approved to draft a legislative proposal for the creation of a training fund, upon further review the Budget Agency took exception with the concept. The Budget Agency is open to discussing additional augmentation of the agency budget for use on training, but they are not willing to support the creation of a separate fund to provide money for training over a longer time horizon.

The Office of the Comptroller of the Currency recently announced they are willing to issue limited purpose charters to FinTech companies. Concerns noted by Director Fite encompass regulatory burden inequality, regulatory transparency, state preemption, the lack of sufficient rules and regulations, regulatory arbitrage, and the potential for unfair competitive advantages.

Director comments concluded with member notification of an impending need for an administrative law judge hearing. Although the Department has been party to such hearings in the past, the need for such proceedings has been rare. Deputy Director Black provided a high level summary of the examination finding, and Counsel Gustafson summarized the legal process surrounding an administrative hearing. It was announced that substantial additional work is necessary, and the next Members' meeting will address this legal case in greater detail.

2. Director Fite advised the Members of actions taken pursuant to Delegated Authority since the last Member meeting.

**OTHER BUSINESS:**

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

**APPROVED:**

Richard J. Rice  
Richard J. Rice, Chairman

**ATTEST:**

Kirk J. Schreiber  
Kirk J. Schreiber, Assistant Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**NOVEMBER 10, 2016**

FINANCIAL CENTER FIRST CREDIT UNION, INDIANAPOLIS, MARION  
COUNTY, INDIANA

The credit union has filed a Petition for approval of a proposed Amendment To 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:

Midwest Eye Consultants Holding Company, P.C. – Wabash – 600 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**NOVEMBER 16, 2016**

FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

The credit union has filed a Petition for approval of a proposed Amendment To 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:

Dream Street Graphics – Indianapolis – 13 members (common bond of occupation as defined by IC 28-7-1-10)

Pheasant Run Apartments – Indianapolis – 5 members (common bond of occupation as defined by IC 28-7-1-10)

INcare Solutions – Indianapolis – 76 members (common bond of occupation as defined by IC 28-7-1-10)

Devonshire Apartments – Greenwood – 5 members (common bond of occupation as defined by IC 28-7-1-10)

Addison Creek – Indianapolis – 15 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP  
TCS

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**DECEMBER 02, 2016**

FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

The credit union has filed a Petition for approval of a proposed Amendment To 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:

CareGivers, Inc. – Indianapolis – 100 members (common bond of occupation as defined by IC 28-7-1-10)

CareGivers 2, Inc. – Indianapolis – 100 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
OCTOBER 6, 2016**

**1. 1ST SOURCE BANK, SOUTH BEND, ST. JOSEPH COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 1800 Second Street, Suite 712, Sarasota, Sarasota County, Florida. The application was received on September 13, 2016. The branch is to be known as the Sarasota Branch. This will be the institution's 80th branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TF

**2. JACKSON COUNTY BANK, SEYMOUR, JACKSON COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate a branch office from 3019 East 25th Street, Columbus, Bartholomew County, Indiana to Near the southeast corner of US 31 South and Central Avenue, Columbus, Bartholomew County, Indiana. The application was received on September 26, 2016. The branch is to be known as the Central Avenue Branch. The bank will continue to have eight branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TF



**ACTION TAKEN UNDER DELEGATED AUTHORITY  
OCTOBER 31, 2016**

**1. KENTLAND BANK, KENTLAND, NEWTON COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate a branch office from 5 Executive Drive, Lafayette, Tippecanoe County, Indiana to 3803 South Street, Lafayette, Tippecanoe County, Indiana. The application was received on October 12, 2016. The branch is to be known as the Lafayette Branch. The bank will continue to have four branches after the relocation. **APPROVAL IS RECOMMENDED - (CCD)**

APPROVED TCF

**2. CITIZENS STATE BANK OF NEW CASTLE, NEW CASTLE, HENRY COUNTY, INDIANA**

Citizens State Bank of New Castle (the "Bank") has applied for approval of a merger with Bank Computer Services, Inc., Hartford City, Blackford County, Indiana ("BCSI") pursuant to IC 28-1-7. The Bank will be the surviving entity. Both the Bank and BCSI are 100% owned by Town Financial Corporation, Hartford City, Indiana. **APPROVAL IS RECOMMENDED - (CCD)**

APPROVED TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
OCTOBER 31, 2016**

**1. GERMAN AMERICAN BANCORP, JASPER, DUBOIS COUNTY, INDIANA**

**The bank has requested permission to hold a parcel of property in excess of three years for future expansion as prescribed in IC 28-1-11-5. The parcel was purchased on November 24, 2008, and is located at 8867 High Pointe Drive, Newburgh, Indiana. This property was being held for a future branch site. However, the Board of Directors of the bank at its monthly meeting on September 26, 2016, determined that building a facility on this site is not in the best interest of the bank. The bank is now in the process of selling the real estate. Allowing the bank to continue to hold this property does not appear to endanger the safety and soundness of the financial institution. IT IS RECOMMENDED THE BANK BE GRANTED AN EXTENSION TO HOLD THE REAL ESTATE UNTIL NOVEMBER 1, 2017. SHOULD THE BANK NOT BE ABLE TO SELL THE REAL ESTATE WITHIN THIS TIME FRAME, ANOTHER REQUEST TO THE DIRECTOR PURSUANT TO IC 28-1-11-5 WILL BE REQUIRED (CCD).**

**APPROVED** TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
NOVEMBER 14, 2016**

1. **CITIZENS BANK, MOORESVILLE, MORGAN COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate a branch office from 100 North State Road 267, Avon, Hendricks County, Indiana to 99 South Dan Jones Road, Avon, Hendricks County, Indiana. The application was received on October 26, 2016. The branch is to be known as the Avon Branch. The bank will continue to have eight branches after the relocation. **APPROVAL IS RECOMMENDED - (CCD)**

APPROVED TF

2. **THE NORTH SALEM STATE BANK, NORTH SALEM, HENDRICKS COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 2485 East Main Street, Plainfield, Hendricks County, Indiana. The application was received on October 25, 2016. The branch is to be known as the Plainfield East Branch. This will be the institution's eighth branch. **APPROVAL IS RECOMMENDED - (CCD)**

APPROVED TF

3. **THE GARRETT STATE BANK, GARRETT, DEKALB COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate a branch office from 502 South Gonsler Avenue, Ashley, DeKalb County, Indiana to 302 West State Street, Ashley, DeKalb County, Indiana. The application was received on November 8, 2016. The branch is to be known as the Ashley Hudson Branch. The bank will continue to have three branches after the relocation. **APPROVAL IS RECOMMENDED - (CCD)**

APPROVED TF

**DELEGATED AUTHORITY**  
**Thursday, September 15, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**LoanFlight Lending, LLC** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They currently do not hold a license. The applicant is based Tampa, Florida. They will not be servicing their loans. They are currently licensed in Florida. 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**Sovereign Lending Group Incorporated** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They currently do not hold a license. The applicant is based Costa Mesa, California. They will not be servicing their loans. They are currently licensed in twenty-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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

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

  
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Thomas Fite, Director

**DELEGATED AUTHORITY  
Thursday, September 22, 2016**

**CIVIL PROCEEDING ADVANCE PAYMENT LICENSE APPLICATION**

**Preferred Capital Funding-Indiana, LLC** applied for a civil proceeding advance payment license. They are not currently licensed with the Department. The applicant is based in Chicago, Illinois. They will be originating civil proceeding advance payment (CPAP) transactions. CPAP transactions are repaid out of any civil proceeding awarded to consumers. They plan to obtain CPAP transactions through attorneys. They are licensed in seven states. The applicant is aware of the notice and disclosure requirements in Indiana for CPAP transactions as stipulated in IC 24-12. 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

  
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Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Thursday, September 22, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**JLB Corporation** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. The applicant is based in St. Louis, Missouri. They will not 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Acopia, LLC** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. Currently, they hold a First Lien Mortgage Lending license (Lic. # 11159) with the Department. The applicant is based in Goodlettsville, Tennessee. They will be servicing their loans. They are currently licensed in thirty-one 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

  
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Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Wednesday, October 12, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**MCS Mortgage Bankers, Inc. d/b/as Calverton Funding Group; Reverse Lending Network;** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are also applying for a Subordinate Lien Mortgage Lending license. The applicant is based in Patchogue, New York. They will not be servicing their loans. They are currently licensed in twenty-one 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION**

**MCS Mortgage Bankers, Inc. d/b/as Calverton Funding Group; Reverse Lending Network;** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are also applying for a First Lien Mortgage Lending license. The applicant is based in Patchogue, New York. They will not be servicing their loans. They are currently licensed in twenty-one 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

  
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Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Tuesday, October 25, 2016**

**GUARANTEED AUTO PROTECTION PROGRAM APPLICATION**

**VWFS Protection Services, Inc.**, a third party administrator, is requesting approval for a Guaranteed Auto Protection (GAP) Program. The applicant is based in Phoenix, Arizona. 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 Virginia Surety Company, Inc. The initial dealers requesting approval are Vorderman Motors, LLC (License #7552) and Carrmoto, LLC (License # 11841). 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**  
**Tuesday, November 1, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Financial Freedom Mortgage Inc d/b/a Lighthouse Financial Services of Indiana** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They currently hold an Indiana SOS Loan Broker license. The applicant is based in Bedford, Indiana. They will not be servicing their loans. They are currently licensed in Indiana. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**SoFi Mortgage, LLC** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are also applying for a Subordinate Lien Mortgage Lending license. The applicant is based in Frisco, Texas. They will 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION**

**SoFi Mortgage, LLC** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are also applying for a First Lien Mortgage Lending license. The applicant is based in Frisco, Texas. They will 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 24-4.5 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**  
**Tuesday, November 1, 2016**

**NON-DWELLING SECURED LOAN LICENSE APPLICATION**

**Kashable LLC** applied for a consumer loan license. They are not currently licensed with the Department. The applicant is based in New York, New York. They will be originating simple interest, consumer purpose unsecured loans. They plan to obtain loans through their website. They are licensed in seventeen 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

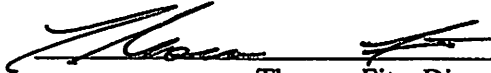
  
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Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Monday, November 07, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Amcap Mortgage, Ltd. d/b/a Amcap Mortgage, LP** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. The applicant is not currently licensed. The applicant is based in Houston, Texas. They will not be servicing their loans. They are currently licensed in thirty-four 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

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



Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Monday, November 21, 2016**

**MONEY TRANSMITTER LICENSE APPLICATION**

**Klarna Inc.** applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed. The applicant is based in Columbus, Ohio. They are currently licensed in five states. The applicant will be offering Indiana consumers the ability to pay for goods and services purchased online. 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

  
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Thomas Fite, Director

**Delegated Authority**  
**Monday, September 19, 2016**

**Mortgage Loan Originator Applications**

The following eighty-six 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
848923	Anquetil	Marlette	Helene	
1509936	Bates	Alia	Tahira	
1520678	Bell	Nicole	Lynne	
1520665	Biggs	Jane	D.	
1520671	Biggs	Robert	Mitchell	
864341	Bleich	Lawrence	J.	
321533	Brown	Derek	Garland	
1236859	Buckley	Lucas	Whitman	
1318714	Burham	Eric		
1523139	Calkins	Clifford	Joe	
1500292	Coleman	Danielle	Regina	
1509930	Condren	Daniel	Francis	
437371	Conway	Thomas	Howard	
1509927	Covert	John	Kevin	
1509917	Crowther	Brandon	Michael	
1533840	Daigle	Luther	Emile	
997260	Deel	Paul	Lee	
1520666	DeFelice	Thomas	Joseph	
1527249	Defend	Lori	Ann	
1523508	DeWitt	Kimberly	Noel	
1509925	Diemer	Casey	Lea	
1533832	Doherty	John	Patrick	
1526605	Durbin	Kenneth	Lee	
1509928	Firth	Samuel	Anthony	
1509916	Gold	Jesse	Dane	
1520674	Gordon	Elizabeth	Marie	
143463	Grasmick	Sharon	Marie	
1520687	Haubois	Warren	Patrick	

1533831	Healy	William	Allen	III
435875	Hodges	Craig	Spencer	
1509949	Hoelz	Chelsey	Faye	
1509935	Holder	Joseph	Albert	
981707	Humphres	Jack	Elza O'neal	
1509926	Hunter	David	James	
1393439	James	Patricia	Louise	
137380	Kaiser	Brett	Michael	
1510309	Kamaleddine	Mohamed	Gihad	
1538154	Kopen	Abigail	Rae	Ms.
926685	Koval	Andrew	Michael	
1509934	Kuo	Justin		
608454	Lee	Dana	Nicole	
1533847	Leech	Katie	Marie	
1510973	Lupinacci	Benjamin	David	
1503420	Majors	Heather	Danielle	
1520689	McDevitt	Michael	Patrick	
1495445	McDonald	Jan	Arelene	
1509922	Michel	Wyatt	James	
144835	Mobley	Tamara	Lynn	
1408467	Moffett	Kenneth		
1169789	Morley	Sean	Thomas	
109825	Ojanuga	Olubukunola	Corbin	
1509913	Overton	Alese	Nadine	
225493	Parrilli	Julie		M.
1532742	Paxton	Lisa	Ann	
1275877	Peterson	Joseph	Scott	
1523706	Pierson	Larry	M.	
1523298	Quinn	Jill	Isaacs	
221877	Rainwater	Matthew	Roi	
1520670	Renzi	Michael	Gerard	
1520676	Repice	Nicholas	Edward	
1509920	Roberts	Jared	Kenan	
738119	Ruber	Catherine	Mary	
1509958	Schroen	Daniel	John	

1222458	Sclafani	Nicholas	Joseph	
1424930	Scogin	Amanda	Dee	
807592	Shamootin	Dimitry		
1528555	Sharer	Francis	Patrick	
1344189	Sims	Earl	Clarence	
132721	Strawn	Catherine	Jean	
1509950	Thomas	Connor	Brooks	
1472999	Timpson	Samuel	David	D
219941	Tripp	Stephanie	Jo	
1509933	Ugarte	Joel		
294887	Vasquez	Kevin	Orlando	
1159926	Vega	Andrew	Michael	
1023006	Volk	James	Mackland	
1513370	Wallace	Harlan	Vaughn	
913796	Watson	Lindsey	A.	
1520701	West-Sanderson	Jennifer	Marie	
1520668	Whitbeck	Julia	Lea	
1509915	White	Troy	Thomas	
1514975	Wickware	Kyeshia	Renee	
1514974	Willoughby	Jeffery	Robert	
1509919	Witkowski	Luke		
1484875	Womack Orr	Melanie	Edrice	
1485813	Zaragoza Hernandez	Everardo		

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

  
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 Thomas Fite, Director

**Delegated Authority**  
**Monday, September 26, 2016**

**Mortgage Loan Originator Applications**

The following forty-five 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
426743	Abrams	Jeremy	Patrick	
1236313	Almenar	Andrew	Joseph	
1523155	Behm	Jesse	Rendell	
1531774	Berry	Thomas	James	III
1448667	Bischof	Rene	Arnold	
1507809	Bracken	Evin	Ross	
1533822	Breeden	Andrew	Stone	
1505286	Brothers	Mitchell	Andrew	
1013952	Brunson	Jeremy	Joseph	
136890	Buttermore	Adam	B	
1511102	Casimir	Hans		
1513677	Cawdery	Christopher	John	
180824	Chadha	Amarpreet	Singh	
1511094	Covington	Shanae		
1375150	Davis	Eugene	Bernard	III
144177	Dickey	Shaun	Michael	
992123	Doniger	Gregory	Miguel	
1520183	Dubreuil	Ally	Elizabeth	
797510	Dyar	Kyle	Christian	
1304367	Feduke	Edward	Adam	
1056506	Gaillard	William	Jordan	



463835	Hillman	John	Raymond	
134217	Hughes	Amy	J	
1051004	Inouye	Marcus	Teruo	
1499702	Keefers	Andrew	Stephen	
1414999	McFarlain	Brian	Wray	
1502549	Moore	Summer	Anne	
608775	Mort	Michelle	Elaine	
897545	Moulton	Brooke	Nicole	
1511086	Parris	Elizabeth	Ann	
997637	Pritchard	Jeffrey	Jarone	
801019	Reed	Tonya		
1525231	Roberson	Cozette	Tenille	
1518671	Rubio	Joshua	Beltran	III
1523967	Sharaay	Jason	Michael	
435776	Sidler	Katherine		
1146578	Smeiles	David	Joseph	
1530623	Stack	Kevin	David	
1485551	Stoltz	Brian	Thomas	
1520163	Umer	Senol		
1520684	Velez	Latisha	Yvette	
178780	Walton	Terrance		
1515487	Weaver	Alexander	Michael	
738575	Willman	Robin	Gay	
1498033	Wirth	Jennifer		

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



Thomas Fite, Director

**Delegated Authority  
Monday, October 3, 2016**

**Mortgage Loan Originator Applications**

The following one hundred twenty-two 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
1483129	Alvarez	Victor		
1522587	Amy	Nancy	Jo	
911335	Arnet	Jacob	Robert	
1531279	Arvidson	Brandi	Lee	
739911	Attaway	Aaron	Craig	
1331772	Balanzar	Jose	Angel	Jr
8224	Ballitch	Curtis	James	
1160656	Barut-Wiley	Kristen	Joy	
1029699	Beeson	Joshua	M	
132987	Betley	Michael	P	
1525330	Biggs	Hannah	Rae	
90729	Bleich	Aaron	Nicholas	
1509923	Branch	Dominique	Suzette	
1532555	Bray	Michael	Patrick	
1526204	Brickhouse	Uriah	Clark	
1526187	Bright	Dominic	Joseph	Jr.
738421	Bruer	Eric	James	
236325	Burnett	Robert	Roger	
1456689	Busalacchi	Eric	James	
1522537	Caba	Carlos		
1522595	Camacho	Wanda	Ivette	
1456615	Castillo	Yanko		
1526173	Chatman	Marrissa	Joy	
1523634	Ciaccio	Glenn	Robert	
1526201	Coleman	Breyanna	Latia	
1526156	Constantine	Cory	Michael	
1515637	Cortez	Chandra	Nicole	
307068	Corujo	Luis	David	

1533027	Csapo	Nila	Valentina
321898	Curtis	Shawn	Lyle
1509942	Cusuman	Mason	Tyler
1509513	Dailey	Johnathan	Nicholas
1523030	Diaz	Jean	Arturo
818783	Dillon	Kathleen	Dawn
1522625	Doskow	Jason	
1526169	Dudley	Kristy	Maribell
1522680	Dudzienski	Barbara	Kay
1509521	Elwell	James	J.
1526186	Frederick	Kaylee	Renea
1387358	Gaines	Lauren	
1522647	Garcia	Wellington	
1522796	Gonzalez	Jacobo	
1523753	Goodwin	Lauren	Elizabeth
1420166	Haile	Serak	Tefade
52831	Hamblen	Bradley	Richard
1482517	Hamilton	Jesse	Ryan
880732	Hammer	Patricia	Ann
1533835	Hare	Christopher	Allen
1526160	Harkins	Nicholas	Joseph
1509320	Harris	Clinton	Kelly
1523794	Hartill	Rachel	Jordan
1532557	Haubois	Anthony	Joseph
1140064	Hayes	Charles	William
1526167	Heneghan	Michael	John
1523176	Hernandez	Laury	M
1490448	Igarashi	Michael	John
1312398	Jones	Marcus	Terral
1532564	Kelly	Bryon	Michael
113324	Kleissler	Laurie	Marie
1458500	Koontz	Christopher	Lee
1522371	Kosh	LeRon	Julius
196586	Kraft	Mark	C
980676	Kuhn	Scott	S

121791	Laporta	Daniel	James	
1532560	Lawler	Mark	Elliott	
1520673	Leone	Marc	Lewis	
1511057	Lindsey	Jonathan	Nash	
954708	Luppés	Zachary	Michael	
1224121	Marcano	Leocadio	Davit	
306133	Marinca	Silviu	C.	
1526165	Masciotro	John	William	
1532559	Massiah	Dominique	Janine	
894283	Mastriano	Michael	James	
1532554	McCartney	Jamie	Lynn	
1526174	McLavery	Ryan		
1532556	McMahon	Michael	Scott	
152137	Meadows	Donald	Tahone	
1523062	Mercurio	Andre	John	
1532565	Merlino	Joseph	Ryan	
1468503	Monge	Herson	Lehi	
1526168	Myers	Tal		
744015	Northrop	James	Bernard	III
1522606	Nunez	Felicita		
1526200	Obado	Esayah		
1028806	Olvera	Cynthia	J	
1522651	Patino	Diego		
161556	Pesta	Kelly	Ann	
1527010	Pumphrey	Jonathan	Michael	
1532574	Renzino	Francis	Michael	
1523269	Robertson	Ian	James	
1522608	Rollins	Brian	M	
1532551	Rosario	Tobi		
1522661	Sagastegui-Vizcardo	Carmen	D	
1532571	Salcedo	Luis	Eduardo	III
1303195	Samaha	Lee	Richard	
1522682	Sanabria	Hernando		
1433928	Sarvesh	Aditya		
581110	Scarpaci	Andrew		

738523	Schneider	Jeffery	James	
1467147	Shipp	Scott	Michael	
1523879	Sierra	Blanca	Stella	
1532558	Smith	Jason	B.	
1526196	Smith	Justin	Matthew	
1500287	Sokoloff	Justin	Harrison	
1522659	Soriano Griboski	Cecilia		
1526198	Spears	Harold	Edward	III
1526182	Strano	Nathanial	Joseph	
1522618	Torres	Duamel		
1522650	Velasquez	Cesar	Jose	
1511099	Velez	Vanessa	Michelle	
1522577	Villamizar	Janice	Jimenez	
1526207	Wang	Dimeng		
227348	Watson	Troy	D	
1522687	Wayman	Kevin	Adam	
1013610	Whisler	Scott	Timothy	
1505644	White	Loniece	D	
1530650	Whitlow	Richard	Paul	
1526176	Williams	Alexis	Rene	
1526164	Wilson	Michael	Scott	
1069980	Wingo	Clifford	Allen	Jr
1007297	Wolterman	Eric		
1390511	Zambrano	David	Julio	

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




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Thomas Fite, Director

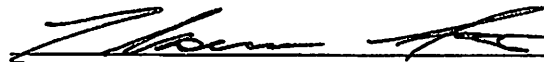
**Delegated Authority  
Friday, October 07, 2016**

**Mortgage Loan Originator Applications**

The following eleven 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
190633	Callaway	Timothy	Andrew	
336913	Clute	Robert	Edward	
1377361	Daleure	Joshua	Aaron	
1532566	Harris	Jasmine	Aiyanna	
1526786	Law	Blake	Cameron	
1515020	Meyers	Dylan	Chase	
1529944	Palmer	Todd	Michael	
140041	Peden	Carole	Renee	
27910	Ranilovich	Sandra	Kathleen	
1535708	Sandefur	Bert	Eugene	
460854	Weinzapfel	Allen	Michael	

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

  
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 Thomas Fite, Director

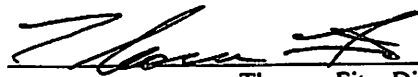
**Delegated Authority**  
**Wednesday, October 12, 2016**

**Mortgage Loan Originator Applications**

The following seventeen 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
1536917	Catley	Nickalos	Andrew	
1532575	Concepcion	Minerva		
545393	DeCicco	GinaMarie		
231039	Freeman	Michael	Keyveat-Malik	
1530207	Gaskill	Michael	R.	
1536926	Giachetti	Ryan	Patrick	
1532553	Harris	Nathan	Benjamin	
404089	Jackson	Michael	Lee	
1536937	Kelley	Dodje	Paul	
1523038	Martin	Leah	McCalla	
1536962	Misley	Jeffrey	Michael	
1536969	Ramsey	Kevin	Edward	
1523091	Rothfuss	Dylan	Scott	
1536983	Shelt	Jacob	Wayne	
1536989	Thomas	Joseph	Harold	
1530273	Tyree	Danielle	Leann	
1536995	Zollos	Carly	Ann	

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



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

**Delegated Authority  
Tuesday, October 25, 2016**

**Mortgage Loan Originator Applications**

The following eighteen 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
1522803	Armijos	Andrea	Patricia	
1526195	Burns	Christopher	M.	
1541612	Dalgarn	Taylor	Nicole	
604556	Dam	Jennifer		
981342	Davis	Kwame		
1536923	Donatelli	Dean	O.	
1523058	Holness	Richelle	Dahlia	
1542087	Kim	James	G.	
1501104	Koller	Erik	Michael	
1372636	Lewis	Michael	F.	
172913	Logan	Daniel	Patrick	
1522808	Moro	Sergio	Francis	
1504939	Munzer	Lacey	Ann	
1538568	Studebaker	Taylor		
1541619	Sweet	Clay	Hamilton	
1526170	Violetti	Sean	Michael	
1536990	Wasserstein	Aliyah	Moriah	
9812	Zarnik	Christopher	Donald	

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

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



**Delegated Authority  
Tuesday, November 1, 2016**

**Mortgage Loan Originator Applications**

The following two hundred eight 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
925172	Alcantara	Kenneth		
1523306	Aldiwan	Sadoun	Hussain	
1497128	Allen	Debra	Kay	
999291	Ashford	Kerri	Lynn	
876886	Atkins	Jason	Lee	
1542701	Baden	Justin	Rone	
1527854	Baker	Theerawadee	Ploy	
1037719	Ball	Robin	Mary	
1219664	Barrilleaux	Brandon	Ross	
801062	Barroso	Eric	Michael	
738557	Bazzell	Jonathan	Denny	
1548194	Bean	Jordan	Thomas	
739117	Beckham	Randall	Allen	
1438049	Bell	Darrell	Lynn	
456772	Benavides	David	Enrique	
1241242	Bender	Jeffrey	D.	
1536915	Bennett	Nathan	Alan	Jr
1545851	Bennett	Andrew	Scott	
1531867	Boman	Samantha	Jo	
1374111	Boner	Aaron	Michael	
1531402	Brian	Brandon	Lee	
1519539	Brouillard	Christopher	Julian	
1542085	Brown	Robert	William	
1398922	Brown	Shane	Christopher	
1539204	Brown	Wendell	Delano	
158463	Bruce	David	Edward	
1548096	Brusa	David		
1532706	Butrym	John	Stanley	

1544832	Byrnes	Karen	Ann	
1548095	Carmichael	Jeffrey	Bruce	
1455590	Carver	Jeremy	Dean	
1163679	Castaneda	Juan	Manuel	
1526183	Castaner	Joseph		
1387345	Cohen	Dylan	Matthew	
1491414	Connors	Colin	Patrick	
157152	Cooke	Bradley	Steven	
736227	Copeland	Michael	Paul	
1549930	Creech	Divini	Ranee	
1543748	Crosby	Joelle	Lynn	
1267826	Culbertson	John	Michael	
455458	Daley	David	Andrew	
144143	Dartt	Jason	Wallace	
1536922	Daugherty	Connor	Patrick	
1524399	Davis	Ronald	James	
1499682	Davis	Denise	Latoria	
1533685	Deleon	Michael		
1526175	Demby	Mikal	K.	
1548076	Denison	Christopher	Winslow	III
1520681	DiMatteo	Michaela	Mackenzie	
891497	Dolato	Samuel	Nathan	
1509924	Dombro	Melanie	Rachel	
595673	Doyle	Erin	Taylor	
589301	Duemig	Peter	George	
1538426	Duran	Kyler	Chase	
991984	Dwiggins	Amanda	Star	
1538492	Eagleston	David	Gerald	
1538428	Etherton	Will	Parker	
595611	Farmer	James	Gregory	
1549067	Ferguson	James	Maxwell	Jr.
1374238	Fischer	Curtis	Dietrich	
1526197	Forbeck	Ryan	Joseph	
1533867	Freitas	Lou	Ann	
1407140	Frisch	Neil		

1548098	Garden	Zachary	James	
1548075	Giguere	Daniel	Paul	
1548092	Gilbert	Brandon		
1540246	Godwin	Casey	Jo	
1537098	Gomez	Patrick	Anthony	
1396541	Gonzalez	Alejandro		
1543917	Goodwin	Allyson	Marie	
225462	Grosse	Richard	C.	
1548083	Haasis	John	Christian	
1539165	Haley	Jeannine	Marcia	
7293	Hansen	Wayne	Alan	
921561	Harmon	Kenneth	Craig	Jr.
1168967	Harper	Louis	Anthony	
1522134	Hart	Renee	Christine	
227791	hawkins	james	franklin	
214945	Held	Apryll	Lynn	
885670	Helou	Lee	Wadih	
1539206	Herod	Delores	Collier	
1441095	Hicks	Daniel	Vincient	Jr.
1151139	Hildreth	Zane	Michael	
1519842	Hoefelman	Bradley	Forman	
1147954	Hogan	Michael	Carmelo	
1540116	Holloman	Akim	Rashun	
690875	Hooper	Michelle	L.	
221466	Ischkum	David	Michael	
1461901	Jalbert	Nicolas	Aprim	
1088740	Janney	Joshua	Michael	
1512229	Jones	Gerlienus	Jacquel	
1503434	Jones	Ronald	Devaughn	
1548085	Kahl	Issac		
228082	Kaiser	Matthew	Robert	
1548738	Kanellias	Nicholas		
916152	Keating	Kenneth		
969553	Keefe	Christopher	James	
1005559	Kenkel	Benjamin	Joseph	

1460440	Kevlin	Joseph	James	
946545	Killian	Michael	Christopher	
1367592	King	Jacob	Dale	
1000911	Kundert	Nicholas	Michael	
1416132	LaBounty	Michael		
1543886	Landers	Aaron	Paul	
1552680	Landry	Lonny	Shawn	
1520566	Lawson	Robert	Matthew	
1008010	LeVanis	Michael	Gregory	
1376598	Lucas	Michael	Ray	
1398652	Lutz	Jennifer	Marie	
1312488	Lyman	Michael	Paul	
738514	Macchi	Jeffrey	Christian	
697294	Makhoul	Charlotte	N.	
1532567	Maloney	Krystina		
635776	Manente	Jolene		
1068352	Marghitas	Andrei	Razvan	
739191	Matthews	Britton	Patrick	
1510360	Maxfield	Bailey	James	
1434295	McCarthy	Andrea		
1088511	McClernon	Michael	Patrick	
316525	McDougall	John	Thomas	
1493897	McGaugh	Roger	Madison	
1057214	McGowan	Neil	Travis	
1523860	McKay	Nicholas	Patrick	
1549922	McMillan	John	Marion	III
1509921	McNair	Bryce	Tyler	
838522	Means	James	Isaac	II
194137	Merrefield	Keith	Steven	
1536954	Miller	Andrew	Raymond	
1539377	Miller	Teri	Sue	
7410	Mitchell	Christopher	Oliver	
7511	Molder	Kyle	E.	
1168968	Monnin	Jason	Charles	
195678	Moore	Daniel	Patrick	

934513	Morgan	Melanie	J.	
1460766	Morrow	Marcus	Alexander	
1544920	Murphy	Kevin	William	Mr.
1545891	Nielsen	Peter	Joseph	
21753	Obert-Isaac	Maria	Ann	
1522396	Ortbals	Jason	Michael	
1417346	Owens	Allie	Nicole	
1077666	Panlener	Ryan	David	
738412	Papciak	Mitchell		
1549816	Patti	Andrew	John	II
1498089	Patton	Erica	Kathlene	
1539788	Peltoma	Ryan	Gordon	
211645	Perez	Adolfo		Jr.
729612	Pfeiffer	Mark	Nelson	
1532572	Pilling	John	Edward	III
773236	Quinn	Jonathan	R.	
1536965	Radke	Eric	Matthew	
1525328	Rahter	Paul	Charles	
1039991	Randazzo	Joseph	Gregory	
505057	Rash	Ruth	Elaine	
1541608	Rawls	Jesse	O'Connell	
1022542	Rivera	Jacqueline		
1526229	Robinson	James	Thomas	
1488339	Rojas	Jessica	Jazmin	
1493902	Rosansky	Jeffrey	Steven	
1455051	Rosenberg	Markita	Alane	
1126650	Rowles	Patrick	Joseph	
1526202	Ruggles	Peter	James	II
1432784	Rzadzki	Michael	John	
1451955	Salgado	Amber	Rose	
198577	Salomone	Michael		
34920	Salvatico	Christopher	John	
1534194	Schmidt	Sheri	Lynn	
1544824	Selby	Kamau		
1493583	Short	Nancy	Jane	

1536986	Siers	Brian	Christopher	
1192486	Silvestri	Joseph	Ryan	
1536987	Snyder	Clinton	Robert Oney	
359483	Spaulding	Michael	John	
639119	Spence	Christopher	Ray	
1548088	Stern	Thomas	Patrick	
588981	Stork	Richard	Taylor	
1441738	Stumpe	Trina	Michelle	
1181609	Suarez	Luis	E.	
1544914	Sullivan	Benjamin	Louis	
1495138	Sutter	Michael	Ryan	
488453	Tang	Mei	Yee	
1387485	Tatum	Nathaniel	DeAngelo	
1542312	Thacker	Daniel	Lee	II
210132	Thomas	Paul	Nicholas	Jr.
1509959	Torres	Anthony	Andrew	
1548307	Trumbo	Kirby	Lee	
436470	Uhl	Brian	Richard	
1473179	Varga	Alexis	Marcelle	
647253	Vazquez	Dailyn	Caridad	
1516757	Vo	Son	Minh	
1540243	Waggoner	Travis	L.	
1510623	Walker	Alex	Nathan	
1510632	Walker	Frederick	Deshawn	
1456762	Walter	Andrea	Nicole	
1520457	Ward	Robert	K.	
157332	Welch	Douglas	Patrick	
1496650	Wernet	Hayden	Troy	
1503186	Whitworth	Martin	Ray	
990600	Wick	Jamee	Lynn	
1005993	Williams	Nathan	Kyle	Mr.
738550	Williams	Waymon	Morgan	Sr.
175597	Wilson	Shawn	L.	
168350	Wimberly	Jennifer	Michelle	
1548080	Winter	Bradley	Marshall	

1480213	Winters	Lance	Alexander
1077825	Wright	Lauren	Michelle
1547689	Yount	Brandon	Michael
1547050	Zimmer	Joshua	Anthony
1538267	Zurcher	Travis	James

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



Thomas Fite, Director

**Delegated Authority  
Monday, November 07, 2016**

**Mortgage Loan Originator Applications**

The following sixty-one 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
1543940	Ali	Fatima		
1549083	Anderson	James	Michael	
1407055	Arey	Carter	Anthony	
1408750	Berridge	Thomas	Wheeler	
1543920	Betterly	Mason	Alexander	
1280763	Bill	Anthony	Glenn	
1548408	Bodkins	Aaron	Matthew	
952463	Brockman	Jerry	R.	
1520637	Brown	Gordon	David	
55024	Bryan	Nicole	Renea	
1540931	BUgg	Damien	Adrian	
1543919	Cheng	Wai	Cheong	
35712	Cicarelli	Anthony	Brian	
99006	Collins	Britt	Ellis	
33416	Conway	Paul	Kevin	
862313	Donahue	Joseph	Anthony	
1516113	Dooley Chaney	Angela	C.	
218549	Fisher	David	Dale	
1549599	Garman	Shannon	Lee	
1526801	Garrett	Michael	Wayne	
1520675	Goodwin	Aquil	Leon	
1556565	Gutierrez	Jeremy	Robert	
1404994	Hand	Robert	Wayne	
1543910	Harrison	Hovard	Vivian	
1543933	Heisler	Cecelia	Marie	
1530199	Herrera	Shawna	R.	
308903	Katz	Blair	Douglas	
187880	Lachey	Stephen	Joseph	
1549933	Lansford	Obie	Lee	
1407046	Leverton	Dicky	Jay	
1087147	Logarta	Katherine-Camille	Sanchez	
1495520	Lovely	Joshua	Michael	
1480680	Luoma	Stephen	Ray	
1440298	Martin	Phillip	Jered	
491906	Martinez	Alberto	Mario	



1531494	Matush	Coby	Tyler	
739217	Mefford	Evan	Louis	
216405	Murphy	John	Thomas Steppe	
1543922	Odri	Evan	Hugh	
983144	Padilla	Oscar		
1398654	Parks	Melanie	Nicole	
1549077	Peck	Richard	Meredith	
1416039	Przada	Alexander	Joseph	
1380398	Reams	Alfred		Jr.
1518522	Rigby	Brandon	W.	
1546739	Ruiz	Melanie	Ivette	
1526194	Sahal	Munin	Ali	
1543915	Scatorchio	Robert	Philip	Jr.
1548406	Schaefer	Kathryn	Weathers	
1543911	Seitz	Carl	Andrew	Jr.
1543916	Sheerin	Brian	Andrew	
1194104	Sheffield	Christine		
1543606	Shoemaker	Joseph	Bruce	
162662	Smidt	Craig	Alan	
1466283	Stacey	Miles	David	
233918	Travis	Kenneth	Edward	
208976	Wampler	Michael	J.	
1543934	Westerfield	Matthew	Thomas	
1548097	Wiles	Nathan		
1548078	Williams	Craig	Maurice	III
1543921	Wilson	Justin	Alexander	

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



Thomas Fite, Director

**Delegated Authority  
Monday, November 14, 2016**

**Mortgage Loan Originator Applications**

The following fifty-four 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
75842	Acquaviva	Anthony		
1543935	Adams	Ashley	Shanice	
210068	Barreras	Gene	Carlos	
1554175	Bartos	Andrea	Nicole	
738519	Baue	Michael	Glen	
1229348	Beaudette	Gerald	Timothy	
1560947	Bennett	Jason	Timothy	
1529674	Bolduc	Jared	Robert	
1530963	Bruce	Kimberly		
1546708	Bryan	Carles	Lamont	
770641	Cappelli	Julia	Lois Lane	
667198	Chouinard	Michelle		
665397	Clayton	Cody	Malone	
968934	DeGange	Chad	Douglas	
1414613	Dorsey	Mary	Anne	
1554061	Drudge	Amie	M.	
829973	Dunham	James	M.	
436036	Eaton-Carr	Cynthia	Ann	
1246140	Frerichs	Andrew		
1460541	Garcia	Pablo	Antonio	
20052	Gullen	Martin	James	
1434688	Helt	John	Edwin	
1238483	Hernandez	Sandra		
117136	Hills	Ann	Marie	
41711	Hopson	Stanley	Melvin	Jr.
30415	Jarrod	Todd	Michael	
1537780	Klumpp	Christopher	William	
1546716	Kuhnle	Sheridan	Kristina	
1485733	LaRosa	Ralph	Peter	
1081143	Leach	Timothy	W.	
1431138	Lyons	William	Robert	Jr.
1537015	McGuire	Bridget	Marie	
264009	Mielke	Herbert	R.	
817743	Mikkila	Andrew	Michael	
1554172	Muhlbach	Amanda	D.	

236868	Murphy	John	Franklin	
525350	Murray	Leanne		
1554179	Narrow	Alexander	William	
1554180	Nichols	Daniel	William	
1546703	Niessen	Leiren	K.	
1063794	Ohmann	Eric	Gregg	
1529657	Perera	Danika		
1513451	Pinkerton	Raymond	Eugene	III
296819	Scott	Tamara		
1550262	Sikanovski	Steven		
297974	Smith	Charles		III
290628	Sosi	Michelle	L.	
1554174	Streaman	Connor	Emmett	
1544840	Summers	Elizabeth	Lynn	
1422574	Thompson	Kyle	James	
879961	Triplett	Terry		
1222481	Trout	Christopher	Martin	
1530907	Williams	Drue	Ashley	
514097	Woodrow	John	David	

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



Thomas Fite, Director

**Delegated Authority  
Monday, November 21, 2016**

**Mortgage Loan Originator Applications**

The following sixty-nine 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
1554871	Amich	Lisa		
533040	Archer	Michael	S.	
1081147	Beilstein	Brian	Eric	
1552533	Bertrand	Mark	Allan	
1546298	Bondurant	Chartley	McMaster	Ms.
1483133	Booth	Kala	Lynne	
1121718	Bourne	Danielle	Allison	
1543927	Brockenbrough	DuShaun	Dupree	
1541645	Bronson	Heather	Renee	
1375139	Coleman	John	Philip	
1273428	Cox	John	Ross	
1536919	Crighton	Nigel	David	
103996	Dao	Nguyen		
1551428	Dodd	Joseph	Keith	
536686	Douglass	Christina	Mae	
1550713	Egan	Christopher	Charles	
1056055	Escobar	Jeremy	Geovanni	
198323	Ewald	Matthew	Daniel	
1543929	Feil	Mack	Steven	
1560219	Ferris	Kelly	Anne	
1433047	Filin	Alexander		
392924	Fuchs	David	Royer	
1526178	Gabelman	Richard	Fitzgerald	
1075090	Gee Robinson	Catherine		
1065249	Griffith	Justin	K.	
1448802	Grimsey	Thomas	Wayne	
1555276	Heinzman	Aaron	Martin	
275502	Henry	Jeffrey	Scott	
1544833	Ingle	Joanne	Frances	
501756	Jimenez	Lucas	Rafael Robles	
913488	Johnson	Andrew	Kenneth	
1543937	Kabangai	Samuel	K.	
1423216	Lopez	Jimmy	Randy	
1559144	Mati	Vigan		
1536951	Mayer	Steven	Joseph	

891191	Medina	Melissa	Marie	
1378349	Miller	Joseph	Alexander	
1405699	Monson	Corey	Edward	
1295299	Munsil	Michael	Lynden	
1553239	Myers	Amanda	DeAnn	
1466330	Nguyen	Cindy	Tham	
263033	O'Neal	Jamie	Nicole	
858462	Ostrovskiy	Dmitry	Pavlovich	
1559139	Pajak	Dylan	M.	
1377918	Pallansch	Justin	Avery	
1520379	Pedevilla	Adam	Christian	
1532027	Peters	Bridgett	M.	
1554182	Petzold	Brittany	Nikole	
1269145	Piccola	Michael	A.	
1551987	Pugh	Christopher	Allen	
1541747	Pyakurel	Nirajan		
1530285	Raw	Eric	Michael	
1555229	Rommel	Rebecca	Lynn	
253283	Richards	David	Hill	
204561	Rivas	Pablo		
214116	Ruano	Ruben	Raul	
1551992	Schoettle	Nicholas	John	
1473902	Shakoor	April	T.	
1456125	Stewart	RaSheena	LaKaye	
755710	Toney	Dennis	Compton	
1551995	Tucker	Arthur	Erwin	II
1550559	Uhlenhake	John	Kerry	
1431130	Vermillion	Beau	Ryan	
227848	Wallace	Scott	Christian	
1556875	Wassmer	Skyler	Bryson	
1551997	Weaver	Caleb	Nathaniel	
1372988	Webber	Jackson	Scott	
1431419	Williams	Christina		
1526177	Williams	Eric	Jesus	

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

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

**Delegated Authority**  
**Wednesday, November 30, 2016**

**Mortgage Loan Originator Applications**

The following sixty-seven 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
1537867	Belgen	Eric	Collin	
102333	Bomis	Anthony	Vasilios	
1543027	Buchanan	Kimberly	Nicole	
108116	Butofsky	Jeffrey	Alan	
1427908	Castillo	Darling	Fernando	
220609	Cheng	David	Lee	
1484900	Cougill	Timothy	Stephen	
471736	Cusick	Joseph	M.	
1393377	Danison	Thomas	Aubin	
1466985	De Wenter	Paul	Michael	
1342173	Eccles	Stefan	Mikene	
1474558	Escaross	Samuel		
1395228	Faillace	Lucas	Genutis	
1539218	Fiore	Karyssa	Anna	
586061	Fisher	Deanna	L.	
283797	Fowlks	Todd	N.	
1543953	Fronczak	Stephanie	Marie	
1552011	Gable	Brian	Douglas	
959458	Geiger	Jennifer	Marie	
1558580	Gemming	Nicholas	Craig	
1480238	Gil	Etai		
623077	Hall	Kenneth	D.	
1507537	Hanna	Ryan	Chase	
236502	Haq	Atif	Maqsoodul	
1559289	Hardwick	Brandi	Jean	
1565539	Haverstock	Anna	Maria	
1532569	Hopkins	Tracey	Allen	Jr.
1405652	Hughes	William	John	IV
205034	Hulsey	Kevin		
1543936	Infante	Kristina		
531247	Jacques	Jennifer	D.	
1480066	Johnson	Cory	M.	
1528171	Jones	Colby	Bruce	
1556997	Jones	Shauna		
1539974	Kasperzyk	Stephen	John	Jr.

488867	Keiser	Jeffrey	John	
184348	Khan	Eric	Omar	
318996	Klemkowski	Richard		
32901	Knight	Jeffrey	Lawrence	
985992	Lay	Brandon	Michael	
1527833	Lindsay	Rodney	Steven	
1229912	Lopez	Juan		Jr.
1538623	Luten	Robert	Alex	
407383	Mangas	Priya	Prabhudas	
1099043	Mccreary	Cory		
1414571	Mendez	Gerardo	Anthonio	
1486652	Milosevic	Marko		
34687	Mongeluzi	John	Joseph	Jr.
1526153	Moorefield	Aaron	Malik Jamaal	
1550955	Nagy	James	P.	
1507757	Odio	Samantha	Andrea	
234017	Parinello	Ashley	A.	
1487015	Park	Edward		
1236291	Peterson	Jill	Krista Dirlam	
1535774	Petit	Thomas		
1546702	Richards	Thomas	Justin	
277652	Salmieri	Christopher	Neal	
1069963	Shaba	Chanel	Moorie	
1543809	Shively	Sean	Patrick	
1559322	Sublett	Corey	Alexander	
1557283	Torzala	John	Michael	
1001570	Vanover	Freddie		Jr.
1526172	Ward	Callie		
827278	Weitz	Brian	Russell	
6423	Wells	Megan	Elizabeth	
272035	Williams	Jay	Parker	
906838	Wilson	Jamille		Sr.

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

  
Thomas Fite, Director