

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
April 6, 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 Ryan Black, Deputy Director, Consumer Credit Division; Gina R. Williams, Deputy Director, Administration Division; Lyndsay Miller, General Counsel; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary, Depository Division; Mark K. Powell, Field Manager, Credit Union Division; Troy Pogue, Supervisor, Administration Division; and Sharmaine Stewart, Administrative Assistant. Representing Farmers and Mechanics Federal Savings and Loan Association was W. Edward Cullison, President. Representing Depreciation Protection Inc. was Brian Allieta, President and CEO.

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

- A. Discussion related to department staffing, and administrative action under the Uniform Consumer Credit Code. This aspect of the Executive Session is authorized by IC 5-14-1.5-6.1(b)(6)(A)

II. PUBLIC SESSION: 10:35 a.m.

A. ADMINISTRATIVE ACTIONS:

1. Members Present: Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Donald E. Goetz; Paul Sweeney and Jean Wojtowicz. Thomas C. Fite was absent.
2. Date of next meeting: May 11, 2017 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
3. Chairman Rice entertained a motion to approve the minutes of the February 9, 2017 meeting.

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

B. BANK DIVISION:

1. **First Bank Richmond, National Association, Richmond, Wayne County, Indiana**
Mr. Kirk Schreiber, Senior Depository Analyst presented this application. Mr. Schreiber informed the Members that First Bank Richmond, National Association had filed an

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application to convert from a nationally chartered commercial bank to a state chartered commercial bank pursuant to IC 28-3-2. As part of the Plan of Conversion, the bank intends to change its name to First Bank Richmond.

Mr. Schreiber informed the Members that the staff has determined that the resulting commercial bank would operate in a safe, sound, and prudent manner. The proposed charter conversion would not result in a commercial bank that has inadequate capital, unsatisfactory management, or poor earnings prospects. Management and other principals are qualified by character and financial responsibility to control and operate the resulting commercial bank in a legal and proper manner. The interests of the depositors, creditors and the public would not be jeopardized by the charter conversion.

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

2. Farmers and Mechanics Federal Savings and Loan Association, Bloomfield, Greene County, Indiana

Mr. Kirk Schreiber, Senior Depository Analyst presented this application. Representing Farmers and Mechanics Federal Savings and Loan Association was W. Edward Cullison, President of Farmers and Mechanics Federal Savings and Loan Association. Mr. Schreiber informed the Members that Farmers and Mechanics Federal Savings and Loan Association had filed an application to convert from a federal mutual savings and loan association to a state chartered mutual savings bank pursuant to IC 28-1-21.7. As part of the Plan of Conversion, the association intends to change its name to Farmers and Mechanics Federal Savings Bank.

Mr. Schreiber informed the Members that the staff has determined that the resulting savings bank would operate in a safe, sound, and prudent manner. The proposed charter conversion would not result in a savings bank that has inadequate capital, unsatisfactory management, or poor earnings prospects. Management and other principals are qualified by character and financial responsibility to control and operate the resulting savings bank in a legal and proper manner. The interests of the depositors, creditors and the public would not be jeopardized by the charter conversion.

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

C. CONSUMER CREDIT DIVISION:

1. Depreciation Protection, Inc. Miamisburg, Montgomery County, Ohio

Applicant is seeking approval under IC 24-4.5-3-202(e) for an additional product, depreciation protection waiver, to be sold in connection with direct loans at depository institutions. Charges to be approved under this subsection must be for benefits of value to

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the debtor and the charges must be reasonable in relation to the benefits in order to be excluded as permissible additional charges from the loan finance charge. Applicant submitted a written explanation of the charge indicating how the charge would be assessed and the value or benefit to the debtor, with supporting documentation as required. Mr. Brian Allietta, President and CEO, attended the meeting and gave a presentation on the depreciation protection product. After considerable discussion, Mr. Allietta was asked to provide some additional information and documentation.

The decision was tabled for a future meeting.

D. DIRECTOR'S COMMENTS AND ACTIONS:

1. Deputy Director Williams provided the Members with a hiring update. As of March 31, 2017, the actual staffing level of 52 was six staff below the budgeted staffing level of 58 for January 1, 2017. Five more employees were budgeted to start by July 1, 2017. Deputy Director Williams informed the Members that three job offers extended have been accepted, including one offer for the new IT Examiner position. A fourth job offer for a second IT Examiner position is also anticipated to be accepted. All four of these individuals will start prior to June 30th. Additionally, three more job offers have been extended with a confirmation date of acceptance no later than April 14th. If one of these individuals declines the offer, another individual will be extended a job offer. If these three job offers are accepted the staffing level will be 59 by June 30th.

Another individual interviewed during the week is strongly being considered pending review of additional information. In addition, a current contract employee will come on as a full time employee in August, bring the total staffing level to 61 employees. This would only be two positions below the 61 budgeted for July 1, 2017. The staff will continue to try to fill these vacant positions with either recent graduates or preferably with individuals with experience in the financial industry.

Two more positions are budgeted to be filled by January 1, 2018, and two more again on July 1, 2018. This would bring the staffing level up to 67 full time employees.

The hiring update was followed by a discussion on the fund balance and the approval of the FY 18 fee schedules. Deputy Director Williams reminded the Members that another surplus is projected for FY 17 primarily due to the Department not being fully staffed. Once we are fully staffed our income will offset our expenses. With the surplus projected for FY 17, our fund balance will exceed our budget for FY 18. Deputy Director Williams indicated that Director Fite was still seeking guidance from the Governor's Office on the fee/fund balance issue and the creation of a training fund for the excess fund balance. Director Fite will provide additional updates about this at the next Members' meeting.

Lastly, Deputy Director Williams provided each Member with the agenda for the Examiner Seminar being held on April 11th to April 13th in Bloomington, IN. She informed the

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Members the last Examiner Seminar was held almost five years ago in October of 2013. Since the seminar in 2013, the Department has hired 18 employees. In addition to providing training on current issues, the seminar was an opportunity for the staff to get to know one another and discuss topics being addressed in their respective divisions. The Members were invited to attend any or all of the seminar.

Deputy Director Black discussed with the Members the recent Washington, D.C, Fly-In. Tom Fite, Chris Dietz, and Ryan Black attended the Annual Fly-In to meet with members of the Indiana delegation that are involved in the banking and financial services committees. The DFI staff met with Rep. Messer, Rep. Hollingsworth, Sen. Young, and Sen. Donnelly's offices. Discussion primarily revolved around the OCC's Fintech Charter, CFPB's small dollar proposed rule, states' rights and roles in regulation, Indiana conversions, tiered regulation, and the \$10 billion threshold. Two follow-ups have been requested, either in the form of a phone call or providing statistics. The Governor's liaison, who assisted Department staff with the schedule, felt it was a very positive and beneficial day and even suggested the possibility of returning in the fall.

Deputy Director Black mentioned that when HB 1539 (the Department's annual bill) is signed, the qualifications for the open Members seat will be expanded to include all consumer credit areas the Department regulates, including mortgage. The Governor's office has provided a lead that is in the mortgage industry; Director Fite has spoken with this individual. The Governor's office is well aware of the vacancy and the increasing importance of filling the vacancy as soon as possible.

Finally, Deputy Director Black discussed the Community Banking Research Conference. He informed the Members that Chris Dietz is running point for the Department in coordinating with four or five schools on this project. Papers are due in the next four to six weeks. A possibility exists to invite the participants to present to the Members and key Department staff after the May Members Meeting. Our involvement in this project could lead to the Department getting an intern.

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

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

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OTHER BUSINESS:

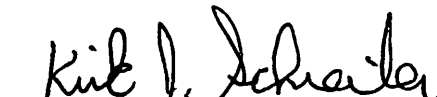
Chairman Rice asked if there was other business. There being no further business, Chairman Rice entertained a motion to adjourn the meeting. Mr. Goetz moved for adjournment, Vice Chairman Schroeder seconded the motion, and it passed unanimously.

APPROVED:



Richard J. Rice, Chairman

ATTEST:



Kirk J. Schreiber, Assistant Secretary

March 14, 2017

TO: Christopher C. Dietz, Deputy Director

FROM: Kirk J. Schreiber, Senior Depository Analyst *KJS*

SUBJ: DeMotte State Bank, DeMotte, Jasper County, Indiana, notice of intent to form a qualifying subsidiary.

On March 7, 2017, the Department received notice pursuant to IC 28-13-16 of DeMotte State Bank's (the "Bank") intent to form a wholly owned subsidiary, DSB Century Investments, Inc. (the "Subsidiary"). The Subsidiary will be incorporated and commercially domiciled in Las Vegas, Nevada. The Bank will own 100% of the Subsidiary and will capitalize it with an initial investment in the amount of \$50,000.

The Bank is a state chartered commercial bank headquartered in DeMotte, Indiana. As of December 31, 2016, the Bank had total assets of approximately \$397 million, total deposits of \$305 million, net loans of \$210 million, and total equity of \$46 million. The Bank's three-year return on average assets ("ROAA") is 0.82%. As of December 31, 2016, the Bank's ROAA is 0.80% and tier 1 leverage capital ratio is approximately 12.13%

The Subsidiary is being established to acquire, hold, sell, exchange, and otherwise dispose of and to collect the income from investment securities. It is anticipated that segregating the securities of the Bank into a separate entity will result in an overall economic benefit through improved overall yield and reduced trading costs. Additionally, ownership of the investment securities by the Subsidiary should result in reduced state tax liabilities for the Bank. The Bank proposes to transfer to the Subsidiary all of its investment portfolio, approximately \$153 million.

The Board of Directors of the Subsidiary will consist of Donald E. Goetz, President and Chief Executive Officer of the Bank, Rodney A. Klingler, Vice President, Risk Management Officer of the Bank, and Ivan S. Farris. Mr. Farris, Larry M. Wood and Bo Wu are employees of The Key-State Companies whose services the Bank is utilizing in the organization and on-going operation of the Subsidiary. Mr. Farris, Vice President of the Financial Institutions Group of The Key-State Companies, will serve as President and Secretary of the Subsidiary, Mr. Wood, Executive Vice President of the Financial Institutions Group of The Key-State Companies, will serve as Treasurer, Mr. Wu, is an Investment Analyst for the Key-State Companies, will serve as Assistant Treasurer. Mr. Farris and Mr. Wood will be responsible for the day to day activity of the Subsidiary.

The investment portfolio of the subsidiary will be managed by Mr. Farris and Mr. Wood, based upon the Subsidiary's investment policy. The investment policy of the Subsidiary is substantially similar to the Bank's investment policy and will be reviewed and approved annually by the Board of the Subsidiary. Mr. Farris and Mr. Wood will have discretionary authority over the assets of the Subsidiary.

In accordance with the policy, the Members of the Department should be notified at the next regularly scheduled meeting that DeMotte State Bank, DeMotte, Indiana has notified the Department of its intent to establish a qualifying subsidiary.

/kjs

cc: Deron Thompson, Field Manager
Bank File

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

FEBRUARY 07, 2017

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:

Priority Rehab, LLC – Carmel – 16 members (common bond of occupation as defined by IC 28-7-1-10)

Hilton Garden Inn, Indianapolis, Northeast Fishers – Fishers – 54 members (common bond of occupation as defined by IC 28-7-1-10)

Colonial Hills Baptist Church, Inc./Colonial Christian School Corporation – Indianapolis – 50 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP) MKP TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MARCH 8, 2017**

1. FORUM CREDIT UNION, FISHERS, HAMILTON COUNTY, INDIANA

The credit union has filed a Petition 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:

Indianapolis Private Industry Council, Inc., DBA EmployIndy – Indianapolis, IN – 28 members
(common bond of occupation as defined by IC 28-7-1-10)

Genesys Telecommunications Laboratories, Inc. – Indianapolis, IN/Daily City, CA – 5,000 members
(common bond of occupation as defined by IC 28-7-1-10)

Carpenter Realtors – Brownsburg, IN – 50 members (common bond of occupation as defined by IC 28-7-1-10)

Lawrie CPA Group – Indianapolis, IN – 6 members (common bond of occupation as defined by IC 28-7-1-10)

Cutting Edge Services, LLC – Whiteland, IN – 8 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (CCD)

APPROVED TCF

DELEGATED AUTHORITY
Friday, February 10, 2017

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

American Financial Funding Corp. applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Orland Park, Illinois. They will not be servicing their loans. They are currently licensed in Colorado and Illinois. 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

Winterwood Mortgage Group, LLC d/b/a Approved Mortgage; Approved Mortgage Corp; Approved Mortgage Corporation; Approvedmortgage.com; Ben Franklin Mortgage; BenFranklinMortgage.com; Winterwood Mortgage of Indiana applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. The applicant currently holds a first lien mortgage loan license (11031). The applicant is based in Greenwood, Indiana. They will not be servicing their loans. They are currently licensed in 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 24-4.5 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

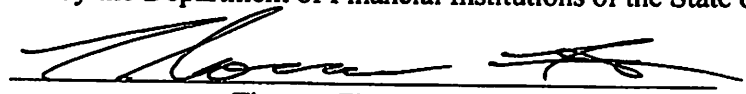

Thomas Fite, Director

DELEGATED AUTHORITY
Friday, February 10, 2017

MONEY TRANSMITTER LICENSE APPLICATION

Conotoxia, Inc. 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 Chicago, Illinois. They are currently licensed in four states. The applicant will be offering to Indiana consumers the ability to transmit money from the United States to Europe on the applicant's website. 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 Fite, Director

DELEGATED AUTHORITY
Wednesday, February 22, 2017

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Delmar Financial Company applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in St. Louis, Missouri. They will be servicing their loans. They are currently licensed in eleven 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)

Key Mortgage Services, Inc. applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Schaumburg, Illinois. They will not be servicing their loans. They are currently licensed in Illinois and Wisconsin. 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)

United Financial Group, LLC applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. The applicant holds a Loan Broker License with the Indiana Secretary of State. The applicant is based in Louisville, Kentucky. They will not be servicing their loans. They are currently licensed as a mortgage lender in Kentucky. 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
Thursday, March 02, 2017**

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

ClearPath Lending d/b/a Clearpath Lending, Inc. applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Irvine, California. They will not be servicing their loans. They are currently licensed in twenty-two 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)

Prosperity Home Mortgage, LLC applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. The applicant is also applying for a Subordinate Lien Mortgage Lending license. The applicant is based in Chantilly, Virginia. They will not be servicing their loans. They are currently licensed in eleven 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

Prosperity Home Mortgage, LLC applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. The applicant is also applying for a First Lien Mortgage Lending license. The applicant is based in Chantilly, Virginia. They will not be servicing their loans. They are currently licensed in eleven 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
Thursday, March 02, 2017

MONEY TRANSMITTER LICENSE CHANGE IN CONTROL APPLICATION

MoneyGram Payment Systems, Inc. applied for a change of control in direct ownership for their money transmitter license (License #6597) as required by IC 28-8-4-40.2(b). On January 26, 2017, Alipay UK, a subsidiary of Ant Small and Micro Financial Services Group Co., Ltd., entered into an agreement to purchase 100% of the ownership interest of MoneyGram Payment Systems, Inc. Ant Small and Micro Financial Services Group Co, Ltd. is an indirect owner of Alipay US, Inc. (License #28267). The purchase is set to close on August 31, 2017. The staff's review finds that the financial responsibility, character, and fitness of MoneyGram Payment Systems, their officers, and their directors are such as to warrant belief that the interests of the owners and creditors of the licensee and the interests of the public generally will not be jeopardized by the proposed change as stipulated in IC 28-8-4-40.2(d). The change of control of the licensee is recommended for approval. (REB)

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



Thomas Fite, Director

DELEGATED AUTHORITY
Wednesday, March 15, 2017

MONEY TRANSMITTER LICENSE APPLICATION

Rakuten Card USA, Inc. 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 San Mateo, California. They are currently licensed in fourteen states. The applicant will be offering to Indiana consumers stored value accounts to pay for goods or services. 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 Fite, Director

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MARCH 24, 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 7108 Gumwood Road, Granger, St. Joseph County, Indiana. The application was received on March 3, 2017. The branch is to be known as the Granger Branch. This will be the institution's 57th branch.
APPROVAL IS RECOMMENDED - (CCD)

APPROVED TCF

Delegated Authority
Friday, February 10, 2017

Mortgage Loan Originator Applications

The following forty-three 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
859219	Adcock	Robert	Francis	
1579537	Arnold	Luke	Sterling	
1539853	Bartleman-Procenti	Amanda		
1442144	Betts	Calvin	Devonta'	
42160	Blood	Stephen	Edward	
1581711	Cecala	Russell	Joseph	Jr
709408	Chittum	Laura	Belle	
17784	Christopher	Jared	William	
1533450	Cochran	Ross	Adam	
1561877	Crosswhite	Gage	Ryan	
1480351	Doll	Cheryl	B	
365667	Donnelly	Colin	Edward	
1547990	Ferro	Alejandro		
315708	Gilmet	Rodney	Shane	
1578947	Grillo	Mark	Tilden	
850742	Hartigan	Sarah	Lee	
505973	Issa	Mina	Tullah	
961608	Johnson	Tyler	McDowell	
967972	Joiner	Jerry	Kevin	
1211681	Kozempa	Richard	Edward	
1183190	Kuprowski	Sylvia		
1557631	Lee	Brittany	Nicole	
134549	Lee	Roger	Mao	
1561155	Levy	Jamison	Drake	
1527384	McConnell	Pamela	Roberts	
1567638	McCool	Kailyn	Renae	
581865	Melton	Kimberly	Y	
226218	Neri	Jesus	H.	
324801	Nicart	Davis	King	
1159983	Pyykkonen	Nicholas	Riley	
1516054	Rahimi	Nader		
833700	Ramanauskas	Karen	Marie	
1071633	Roberto	Pasquale	Joseph	
235651	Rogers	James	Frank	
1555002	Shonhai	Tapiwa		

1587579	Stanley	Brandon	Levi	Mr.
1418711	Taylor	Auguste	Maxwell	
851275	Taylor	Darryl	Keith	
1590335	Thomas	Erik	Aubrey	
1570044	Vasquez	Elsa		
1047351	Wallace	Jon	R	
1579454	Williams	Jenna	Louise	
138178	Windsor	Robert	Lee	

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



Thomas Fite, Director

Delegated Authority
Monday, February 06, 2017

Mortgage Loan Originator Applications

The following fifty-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
1228245	Acosta	Felipe	De Jesus	
349237	Adamson	Spencer	Garrett	
852506	Al-Hardan	Mohsen		
1516759	Alishan	Rafik	David	
1573318	Atkinson	Dennis	Maurice Alvin	
1536912	Bakhtin	Andrei	Alexander	
803749	Bassett	Richard	Scott	
827054	Bonelli	Jovan	Valentino	
95620	Bove	Daniel	Anthony	
1586851	Breslin	Kyle	Gerard	
1529394	Buckner	Michael	Joseph	
210705	Budwick	Matthew	Ryan	
202291	Canatsey	Robert	Steven	
1575139	Carver	Christopher		
497799	Casey	Matthew	John	
1571893	Clark	Glenn	Roy	
1373043	Crone	Jason	Andrew	
574192	Dray	Jeffery	Allan	
1495206	Ellyson	Mary	Ann	
1390056	Erskine	William	David	
1448534	Geissler	Charles	Douglas	
181803	Glandon	Joyce	E	
1496292	Hammarin	Victor	Philip Bengt	
1533981	Herrera	Israel		
1586234	Hoffman	Christopher	Michael	
1584488	Kailer	Timothy	Robert	
1217372	Kassouny	Vicken		
1581220	Lanzone	Timothy	Corey	
1543939	Leitch	Devante	Kadeem	
1581185	Locke	Amanda	Janelle	
866421	Martens	Kathryn		
1499681	Mile	Heather		
1512762	Montalvo	Melanie	Geralyn	
1545093	Navarro	Maurice	Fernando	
1533961	Negrete	Samuel	Adam	

1247023	Norak	Daniel	Terrence	
223815	Palmer	Jerrold	Ian	
1000377	Peebles	Julie		
187634	Piazza	John	F	
489803	Reimann	Jean	Watkins	
1252321	Reiss	William	Thomas	
268124	Robnett	Scott	Alan	
1476897	Ruggles	Michael	William	
170273	Shelton	Adam	O'Neal	
1529233	Shouse	Robert	Christopher	
1224853	Slater	William	Patrick	
1535707	Smith	Paul	Jacob	
178172	Squires	Richard	Michael	Sr
1560042	Strauss	Christopher	Robert	
349638	Sun	Shu	Cho	
285110	Sylvester	Russell	Finbar	
1542651	Taylorsteele	Joseph	Miles	
1554197	Turner	Michelle	Rene	
1547949	Vidot	Jennifer	Lynn	
1339775	Waldrop	Michael	Jeffery	
117614	Wick	Jonathan	George	
209956	Wright	Lee	Martin	

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



 Thomas Fite, Director

Delegated Authority
Monday, February 20, 2017

Mortgage Loan Originator Applications

The following sixty-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
1587513	Bearden	Braxton	Deventa	
1597117	Bencsics	Emily	Catherine	
221841	Boden	Bradley	James	
184937	Brady	Edward		
1334898	Brewster	Jason	Christopher	
186445	Brock	Justin	Michael	
1574511	Brown	Holly	Donnell	
1569338	Buchanan	Kristina	Lynne	
300887	Bultemeier	Janis	Lynn	
489595	Burke	Elizabeth	Ann	
1584091	Burns	John	Patrick	II
397581	Call	Deborah		
437457	Cohen	Edward		
17849	Cornett	Joshua	John	
132852	Cuesta	Daniel	Michael	
1565477	Dixon	Jlm	Lernard	Jr
319649	Easton	James	Richard	
1589446	Engel	Kevin	John	
233058	Flood	Greg		
755946	Forbes	Kristen	Lynn	
1537494	Fosshage	Sean	Allen	
1502789	Franklin	James	Leslie	
1472068	Friel	Alexander	Thomas	
559880	Fung	Terry	L	
1587520	Gerber	Alec		
1560640	Gorbet	Amy	Janine	
1415583	Green	Christian	Robin John	
1531564	Grover	Amanda	Leah	
427637	Hawkins	Brian	Dale	
1587511	Holley	Ajalen		
1497403	Hults	Liam	Joseph	
1588026	Inman	Stefan	Mark	
1576775	Johnson	Brent	V	
1580238	Johnson	Tara	Danielle	
1497412	Johnson	Marvin	Louis	I

1584722	Jones	William	Tvan
1594268	Justice	Jonathan	G
7247	Krichbaum	Timothy	Russell
1464205	LeMay	Adrienne	Michelle
911814	Leonhart	Michael	Lee
1577786	Loera	Richard	George
1581717	Loiselle	Kristin	Marie
591220	Marklevitz	Jeffrey	A
215341	McElhenny	Jeff	Brent
995984	McQuown	Marshall	Scott
390881	Moosani	Sohail	Kader
520951	Moss	Kenneth	Michael
1586985	Mueller	Michelle	Lynn
1588402	Nickles	Misty	Lynn
221594	OBoyle	William	Scott
839708	Owens	Reed	Matthew
60075	Plante	Michael	Joseph
1484763	Ponce	Sasha	
1284270	Puckett	Alex	Matthew
1524092	Rivera	Lilian	Hernandez
980295	Rose	Mindy	Yvonne
1395513	Salazar	Rodrigo	
131971	Scott	Steven	James
1370799	Smith	Lace	Adastine
33061	Sopko	Justin	William
493369	Stone	George	Lee
1073939	Therien	Jason	Frank
1559297	Tiefenauer	Brandon	Joseph
1589501	Vincent	Michael	Anthony
1477740	Walkuski	Joseph	Edward
1522576	Winters	Scott	George

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


 Thomas Fite, Director

Delegated Authority
Monday, February 27, 2017

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
1589230	Aldridge	Christopher	John	
1591432	Bauer	Christopher	Alan	
1554101	Baum	Taylor	Andrew	
1394709	Benard	Justin	Robert	
1436898	Bezuayehu	Noah		
1563308	Blitvich	Lindsey	Haynes	
975395	Bogart	Ryan	Michael	
261849	Brand	Steven	John	
1554209	Cogan	Kaitlyn	Marie	
1154961	Denton	Brandie	L	
50493	Donohue	Scott	Patrick	
1483301	Dorman	Trista	Nicole	
222407	Eggers	Bradley	Scott	
1571992	Finch	Shaun	Thomas	
170372	Gresko	Donna	Marie	
1440053	Hand	Aaron	Dewayne	
1588381	Hannah	Ethan	Raine	
1500273	Hensley	Christopher	John Blake	
1575479	Hernandez	Nubia	Judith	
1394735	Ibister	William	Harry	
1540493	Iheama	Joseph	Chukubueze	
197896	Karp	Zachary	Haskell	
1594183	Kerley	Annabeth	Eileen	
411923	Knoppe	Glenna	Pauline	
1500276	Mabry	Joshua	Daniel	
1484283	Mantai	Michael	Edward	
1151203	Michitti	Michael	Lorenzo	
1529378	Moorehead	Keith	Christopher	
1459808	Muich	Douglas	John	
1596621	Pell	Christina	Lynn	
661776	Phillips	Esther	Elizabeth	
1495970	Quevedo	Carlos	Raul	
1572763	Roth	Kenneth	Darrell	
74991	Sanderson	Matthew	Jon	
1421465	Serrato	Jarrod	Thomas	

1522142	Shaw	Amanda	Pauline	
236679	Shoell	George	McKay	
23134	Shumski	Karen	Alessandra	
1427439	Smith	Jason	Herbert Wiley	
1523063	Spangler	Timothy		
1500279	Sweeney	Joe	Andrew	III
1500504	Sylvester	Pete	Joseph	
65233	Veracka	Ryan	Kenneth	
1406257	White	Lindsey	Marie	
1594754	Wilson	Nicholas	Darold	

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



Thomas Fite, Director

Delegated Authority
Monday, March 06, 2017

Mortgage Loan Originator Applications

The following seventy-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
843671	Ali	Zolaykha	Lily	
1120301	Aubin	Michael	Paul	
1192021	Baker	Jennifer	M	
1586703	Battle	Chanel	Nicole	
756575	Beckett	Peggy	Ann	
697463	Bensingher	Steven	P	
202157	Bepko	Thomas	Joseph	III
553024	Bernfield	Kyle	R	
399547	Bertone	Steven		
1587133	Betzale	Stephen		
1484460	Borman	Richard	James	
175636	Brooks	Julia	Lynn	
1578100	Castagna	Jason	Michael	
1500270	Cessac	Christopher	Allen	
713632	Chan	Ryan	Marshall	
718166	Clements	Marcia	Sue	
504343	Cooper	Herschel	Pierre	
1587161	Cornell	Seth	Michael	
1578941	Corwin	Chadd	Stuart	
742462	Coutino	Jose	Manuel	
366973	Dale	William	Richard	Jr
197146	Daniel	Catherine	Lynn	
1512761	DeVore	Susan	Marie	
1593874	El Saghir	Bilal	Youssef	
1592073	Fernandez	Lyndsey	Elayne	
35292	Fiel	Elisha	April	
397769	Garcia	Dominic	Michael	
987413	Herbert	Megan	Elizabeth	
1500274	Hines	Austin	Spencer	
193617	Holtz	Daniel	Douglas	
199537	Irwin	John	Robert	
1557159	Jeffries	Jannah	Ann	
732536	Johnson	Shanna	Jo	
992931	Knoll	Misty	Sue	
1595246	Knudson	Levi	C	

1478391	Kostka	Lucas	W	
325163	Krol	Gregory	Allen	
487688	Lawler	Todd	Michael	
1511194	Lozano	Carolina		
1389476	Lubovich	Kelsi	Ann	
755869	Luetz	Andrew	Franklin	
383851	Lujan	Valeria	M	
1559182	Mariotti	Chase	Barrett	
1458322	Matthews	Patrick	Alyn	
1586947	Metcalfe	Cory	Richard	
42086	Montuori	Raymond	Anthony	
1325890	Morabito Dimora	Anthony	Jordan	
223291	Nelson	David	W	
499890	Ogburn	Beverly	Kay	
116037	Osofsky	Pauline		
1333982	Pell	Nicholas	Brokha	
1557647	Penn	Chantal	Ebonie	
513245	Posejpal	George	James	
230331	Putman	Nancy	Leigh-Ann	
1382490	Ralsten	Justin	Russell	
427208	Riley	Sarah	Maria	
1568513	Robinson	Stephanie	Kay	
1474594	Sarmiento	Mark	Edward	
1419850	Schnarr	Lindsay	Nichole	
986605	Siribandan	Joe		
1549715	Smith	Susanne	Marie	
824019	Stephens	Mark	Allan	Jr
1578683	Sweeney	Cynthia	Kerwood	
970487	Tabrizi	Khashayar	Khashi	
194419	Templin	Jeffrey		
1429065	Tremmel	Timothy	A	
1484450	Upshaw	Stefan	Allen	Jr
874037	Vargas	Gabriel	Arthur	Jr.
1590350	Vaughn	Shannon	Christopher	
1586979	Vena	Matthew	Michael	
1272401	Woodard	Jonathan	Wynn	

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


Thomas Fite, Director

Delegated Authority
Monday, March 13, 2017

Mortgage Loan Originator Applications

The following seventy 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
1053786	Alcorn	Kyle	Scott	
1572973	Angelo	Nick		
1573669	Austin	Armand	LaRue	
253453	Avakian	Todd	A	
1493781	Banks	Benjamin	Jensen	
375934	Bargerstock	Joseph	Mark	
1472278	Bogner	Nicholas	James	
1589861	Bours	Jorge	Andres	
1433938	Breuckman	Kaleigh	Jo	
1570975	Brooks	Stanley	Randolph	Jr
1061432	Brown	Jason	Randall	
1575249	Bucsek-Edmunds	Marusea		
1580429	Butcher	Ashley	Dawn	
930035	Davis	Jehmall	Antwan	
909336	Donaldson	Dora		
1071427	Erhard	Christopher	Weldon	
292827	Fallis	Chad	Andrew	
117962	Fava	Michael	Francis	
417170	Finnegan	Douglas	Edward	
1584452	Fisher	David	Brian	
1575527	Fisher	Eric	Wayne	
1599245	Ford	Steven	Jacob	
1441784	Frecker	Jacob	Wayne	
1567469	Garcia	Erick	Joel	
1595194	Garrison	David		
1584664	Geddes	Antoinette		
1592887	Gonzalez	Monique	Anna	
1599009	Gustafson	Stephen	Kyle	
1273421	Hakola	Aaron	Evert	
1590052	Harper	Bruce	Douglas	
237004	Harsh	George	Westervelt	Jr
1116597	Hayden	Aubrey	L	
1590065	Heck	Chelsie	Lee	
1587207	Hindin	Timothy	Alan	
914764	Holmes	Carl	Edward	Jr

176933	Hutter	Warren	Scott	
161858	Jeffus	Timothy	James	
490053	Johnson	Demon	Orlando	
1593523	Lane	Thad	Michael	
133053	Lederman	Craig	Steven	
1590438	Lentz	Brian	Paul	
951226	Lewis	Aaron	Emerson	
204766	Lola	Virginia	Mayhew	
131861	Maiolatesi	Jonathan	Michael	
1427408	Makerian	Melkon	Rafi	
1594297	Martindale	Brian	Wade	
1592004	McGee	Robert	James	
1592013	Meredith	Erik	Burnside	
1552453	Mokdad	Zeinab	El	
1575713	Morla	Bryan		
965254	Nelson	Samuel	David	
1590238	Nesheim	Ryan	Kristopher	
1583510	Patterson	James	Earl	
1242276	Paulsen	Robert	Matthew	Jr
365437	Reedy	Jason	Kyle	
1543831	Rhone	Kyle	A	
1578497	Rimac	Megan		
1601088	Rohrman	Carrie		
225675	Ruiz-Wagner	Millie		
272141	Sadler	Kenneth	DeMorris	II
1590281	Schultz	Stephanie	Ann	
1585356	Sermersheim	Jeremy	Albert	
1493153	Shelton	Timothy	Lynn	
211016	Singh	Jasvinder		
1551425	Smallwood	Richard	Lamar	
1594187	Tabler	Jeffrey	A	
1590292	Taylor	Ricardo	Robert	
795404	Vreeland	Jordan	Christian	
1599236	Williams	Taurean	Adam	
10320	Work	Dennis	Craig	Jr

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



Thomas Fite, Director

**Delegated Authority
Monday, March 20, 2017**

Mortgage Loan Originator Applications

The following fifty-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
363947	Abramson	Steven	Ira	
1597300	Adele	Vanessa		
1372281	Akhlaghi	Armin		
1578533	Ashkar	Mohamad	Adel	
1599870	Benedetti	Rohn	Pierre	
1596557	Byrd	Thomas	Joseph	
272224	Cantu	Jose		Jr
1575782	Capucci	Edward	Anthony	
1416141	Caravana	Nicholas	Amodeo	
1589864	Cilas	Cory	Micheal	
1599128	Clapp	Harvey	Spaulding	V
1283276	Collier	Stacie	N	
7808	Cox	Christopher	Ray	
1473426	Cox	Tammie		
1497338	Danyko	David	Steven	Jr.
1035632	Francisco	Benjamin	Isaac	
1573562	Frech	Kaylee	M	
1597332	Gally	Kyle	N	
898975	Glover	Stephanie	Lorraine	
532461	Gonzalez	Heriberto	Anibal	
1578553	Gore	Ashley	Michelle	
1374341	Grisamore	Joel	Michael	
1334829	Hawkins	Lisa		
1593373	Henry	Robin	Denise	
215886	Hunter	Kimberly	Mae	
1604487	Johnston	Eric	Cain	
1590094	Kalinowski	Chester	William	Jr.
1597261	Kelly	Vaughn	Edward	
1590144	Khammo	Gino	Alexander	
1593604	Knipp	Terry	Wayne	
1209735	Krasnay	Michael	Jason	
139563	Kuchik	Mark	A	
1599106	Kyle	Jill	Kristin	
977243	Levy	Brian	Christopher	
1587303	Limbach	Cory	Lee	

1575190	Long	Warren	Michael	
1367727	Margoles	Samiel	R.	
226264	Marshall	Scott		
275887	Moitz	Richard	Carl	Jr
1032302	Peacock	Paul	A	
915014	Peek	Andre		
252733	Pinto	Anthony	Mitchel	Jr.
40481	Rakeman	Michael	James	
198503	Saile	Ralph		
1227009	Santo	Jeffrey	Curtis	
1054694	Singh	Jaskaran		
1185692	Spinks	Terry	Lynn	
369023	Stackhouse	Ryan	Lee	
187583	Taylor	Tonya	Lanae	
1578558	Thompson	Marcus	Stavon	
1590310	Ulloa	Angela	Michelle	
1597236	Washington	Blaine	Michael	
1585753	Whitlock	Kyle	Patrick	
1582935	Williams	Charles	Taylor	
1213606	Wimberly	Bobby	Lewis	
63273	Winterton	Scott	David	
259901	Yanes	Timothy	Edward	

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



 Thomas Fite, Director