

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
May 11, 2017

The Members of the Department of Financial Institutions met at 10:00 a.m., EDT, at 30 South Meridian Street, Suite 300, Indianapolis, Indiana. Present from the Department were Thomas C. Fite, Director; Gina R. Williams, Deputy Director, Administration Division; Ryan Black, Deputy Director, Consumer Credit Division; Christopher Dietz, Deputy Director, Depository Division; Lyndsay Miller, General Counsel; Troy Pogue, Supervisor, Administration Division; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary, Bank Division; J. Deron Thompson, Field Manager, Bank Division and Sharmaine Stewart, Administrative Assistant. Present representing Bingham Greenebaum Doll LLP was Jeremy Hill.

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

- A. Members Present: Thomas C. Fite, Director; Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Donald E. Goetz, Jean L. Wojtowicz and Paul Sweeney.
- B. Date of next meeting: June 22, 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 April 6, 2017 meeting.

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

D. BANK DIVISION:

- 1. **First Merchants Bank, National Association, Muncie, Delaware County, Indiana**
Mr. Kirk J. Schreiber, Senior Bank Analyst presented this application. Representing First Merchants Bank was Jeremy Hill, Attorney, Bingham Greenebaum Doll LLP. Mr. Schreiber informed the Members that First Merchants Bank and The Arlington Bank, Upper Arlington, Ohio propose to effect a merger pursuant to IC 28-1-7.

First Merchants Bank will survive the merger. Immediately prior to the bank merger First Merchants Corporation, the bank holding company of First Merchants Bank, will directly acquire The Arlington Bank. The acquisition of The Arlington Bank by First Merchants Corporation does not require the Members approval due to the merger transaction complying with the exemption provisions of IC 28-2-14-15.

Following the holding company acquisition and bank merger, First Merchants Corporation will be a one bank holding company with First Merchants Bank as its wholly owned bank

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subsidiary. The Arlington Bank's main office and branches will be branches of First Merchants Bank. The corporate existence of The Arlington Bank will cease.

Prior to the discussion of the application, Ms. Wojtowicz left the room and returned to the room immediately following the discussion and vote on this application. Ms. Wojtowicz left the room due to her relationship as director of First Merchants Bank and First Merchants Corporation.

A motion for approval of the application was made by Mr. Schroeder and seconded by Mr. Goetz. The application was approved 5-0.

2. MainSource Bank, Greensburg, Decatur County, Indiana

Mr. Kirk J. Schreiber, Senior Bank Analyst presented this application. Mr. Schreiber informed the Members that MainSource Bank and The First Capital Bank of Kentucky, Louisville, Kentucky propose to effect a merger pursuant to IC 28-1-7.

MainSource Bank will survive the merger. Immediately prior to the bank merger MainSource Financial Group, Inc., the bank holding company of MainSource Bank, will directly acquire FCB Bancorp, Inc., the bank holding company for The First Capital Bank of Kentucky. The acquisition of FCB Bancorp, Inc. by MainSource Financial Group, Inc. does not require the Members approval due to the merger transaction complying with the exemption provisions of IC 28-2-14-15.

Following the holding company merger and bank merger, MainSource Financial Group, Inc. will be a one bank holding company with MainSource Bank as its wholly owned bank subsidiary. The First Capital Bank of Kentucky's main office and branches will be branches of MainSource Bank. The corporate existence of both The First Capital Bank of Kentucky and FCB Bancorp, Inc. will cease.

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

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

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 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. Applicants must submit 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. The department shall determine whether the charge would be of benefit to the debtor and is reasonable in relation to the benefits.

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Deputy Director Ryan Black presented the Members with an overview of additional documentation and information provided by the applicant since the previous Members Meeting. Director Fite then proceeded to brief the Members on his thoughts concerning the product and the dialogue that took place in recent staff discussions. After full discussion and consideration, it was determined to table the matter until consultation could occur with the Department of Insurance to ensure the Department does not overreach its authority by approving a product that could potentially be classified as insurance. A letter to be sent to the applicant advising of this was discussed.

A motion to table this item to a future date was made by Mr. Goetz and seconded by Mr. Sweeney. The motion passed unanimously.

F. DIRECTOR'S COMMENTS AND ACTIONS:

1. Deputy Director Williams reminded the Members that projections for FY 17 indicate the department would have a surplus in excess of \$800,000 which will result in a fund balance exceeding the approved budget. Projections for FY 18, without any changes to the fee schedules, reflect another surplus in excess of \$800,000 and a fund balance exceeding \$9 million. Director Fite then talked about several meetings he has had with the new administration discussing the department's fund balance and other meetings he has attended that may indicate the administration would be more receptive to hearing about possible uses for the excess funds in the fund balance. However, until we become fully staffed, revenue will continue to exceed expenses in the short term and the fund balance will continue to grow.

The Members were told the staff had been reviewing the fee schedules to eliminate or reduce fees that were no longer appropriate. On the consumer credit side, Deputy Director Ryan Black discussed reducing the subordinate lien mortgage license and renewal fee to zero and have just one mortgage license and renewal fee instead of both the first and subordinate lien mortgage fees. He also discussed reducing the debt cancellation and GAP renewal fees to zero with the intent to stop approving the companies individually and instead have a blanket approval for the charge if certain criteria is met. Lastly, the staff looked at a 25% rebate on renewals for all entities in FY 18.

Deputy Director Williams provided the Members with financial projections taking into account the aforementioned changes. The projections reflect a deficit of approximately \$1.4 million. The Members directed the staff to officially present these changes for the FY 18 Fee Schedules for consideration during the June 22nd Members' meeting.

Director Fite stated that he and several members of the executive team recently submitted ideas for enhancing government programs and government services to the Governor's policy analysts. All indication is that the Governor's office will continue to look for ways to implement all good ideas for the betterment of state government services. Fite also noted

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that he met with the Governor's Deputy Chief of Staff, who was interested in learning more about the Department's successes and remaining challenges.

Director Fite updated the Members regarding a number of internal projects pertaining to: technology security examinations; offsite examiner work; electronic document storage; and, mortgage examinations. In addition, Deputy Director Black noted that the executive team is considering possible changes to the process utilized for GAP program supervision.

Several Members discussed state taxation of banks and credit unions, and the possible impact to state tax revenues should these entities decide to either convert to a national charter and/or move out of state.

Director Wojtowicz asked for a status update regarding the search for an individual to fill the vacant Members seat. Director Fite indicated that discussions continue with the Governor's office for this matter, but the process has been slow. Restrictions, including bipartisan composition requirements, have complicated the search for a new Member. Director Fite noted that he recently met with Brad Voyles, Vice President of GVC Mortgage, Pendleton, Indiana. Mr. Voyles previously expressed interest in filling this open seat, but it is unclear at present if he meets all of the eligibility requirements for this particular seat.

The Members were alerted that emergency regulatory action was taken against Ocwen Loan Servicing, LLC. An emergency license revocation was administered in response primarily to formal actions taken by other states. The revocation is a temporary order, and Department staff continue to work through this complicated matter seeking a positive resolution.

Finally, Members were apprised of the recent DFI staff seminar held in Bloomington. Feedback from participants is positive. Department leadership believes there is substantial corporate cultural benefit to be derived from gathering all staff from all divisions in one place at the same time for training purposes. Many within leadership have opined that a similar event would be beneficial once every eighteen months.

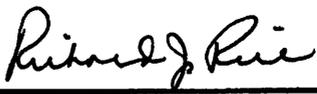
2. Director Fite advised the Members of actions taken pursuant to Delegated Authority since the last Member meeting.

OTHER BUSINESS:

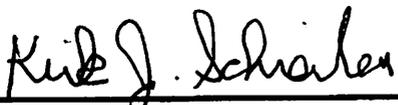
Chairman Rice asked if there was other business. There being no further business, Chairman Rice entertained a motion to adjourn the meeting. Mr. Schroeder moved for adjournment, Mr. Goetz seconded the motion, and it passed unanimously.

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APPROVED:


Richard J. Rice, Chairman

ATTEST:


Kirk J. Schreiber, Assistant Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY
APRIL 3, 2017**

1. **FIDELITY BANK. ATLANTA, FULTON COUNTY, GEORGIA**

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

APPROVED

TCF

DELEGATED AUTHORITY
Monday, April 3, 2017

NON-DWELLING SECURED LOAN LICENSE APPLICATION

IPFS Corporation applied for a consumer loan license. They are currently registered with the Department (License #26262). The applicant is based in Kansas City, Missouri. They will be financing unsecured loans used to purchase insurance premiums. They plan to obtain loans through insurance company referrals. They are licensed or registered in forty-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 24-4.5 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, April 04, 2017

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

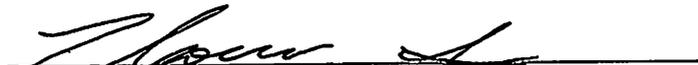
ABM Funding Inc. applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Las Vegas, Nevada. They will not be servicing their loans. They are currently licensed in California, Florida, and Texas. 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)

Gibraltar Mortgage Services, LLC d/b/a My Gibraltar Group 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 Houston, Texas. They will not be servicing their loans. They are currently licensed in Texas. 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)

ResMac, 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 Boca Raton, Florida. They will be servicing their loans. They are currently licensed in thirty-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)

Silverton Mortgage Specialists, 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 Atlanta, Georgia. They will not be servicing their loans. They are currently licensed in thirteen 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, April 10, 2017

GUARANTEED AUTO PROTECTION PROGRAM APPLICATION

Ethos Group, Inc., a third party administrator, is requesting approval for a Guaranteed Auto Protection (GAP) Program. The applicant is based in Irving, Texas. 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 Titan Insurance Company, Inc. The initial dealer requesting approval is Don Ayres Honda (License #2602). 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
Friday, April 21, 2017

MONEY TRANSMITTER LICENSE APPLICATION

Finxera, 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 Jose, California. They are currently licensed in forty-two 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

DELEGATED AUTHORITY
Friday, April 21, 2017

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Guaranteed Rate Affinity, LLC d/b/a Guaranteed Rate Affinity 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 Chicago, Illinois. The applicant has entered into an agreement to purchase PHH Homes Loans (License #9896 and 10843). The proposed closing date is June 1, 2017. 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)

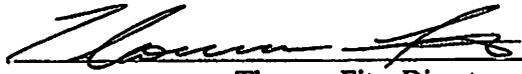
Pinnacle Mortgage Funding applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Schaumburg, Illinois. They will not be servicing their loans. They are currently licensed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

Guaranteed Rate Affinity, LLC d/b/a Guaranteed Rate Affinity 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 Chicago, Illinois. The applicant has entered into an agreement to purchase PHH Homes Loans (License #9896 and 10843). The proposed closing date is June 1, 2017. 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)

Plaza Home Mortgage, Inc. applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. The applicant currently holds First Lien Mortgage Lending license (License #10899). The applicant is based in San Diego, California. They will not be servicing their loans. They are currently licensed in all fifty 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, April 27, 2017

NON-DWELLING SECURED LOAN LICENSE APPLICATION

SpringboardAuto.com, Inc. applied for a consumer loan license. They are not currently licensed or registered with the Department. The applicant is based in Irvine, California. They will be financing secured automobiles loans. They plan to obtain loans through their website. They are licensed or registered in thirteen 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
Monday, March 27, 2017**

Mortgage Loan Originator Applications

The following fifty-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
1566046	Afram	Anton	Jamal	
14157	Amor	Simon	Yair	
1557791	Ayoub	Eassa	George	
1599074	Baker	Lucas	Dwane	
1458663	Barnhart	Morgan	Emily	
1431078	Carroll	Steven	Patrick	
1522845	Contreras	Ivan	Xavier	
1133588	Dela Cruz	Jon	Lloyd	
1600986	Edwards	James	Foster	
638056	Elliott	Michael	Paul	
1588495	Ess	Diana	Renee	
1234887	Folkes	Brandon	Duane	
1280301	Ford	Tyler	Austin	
1003129	Gati	Greg		
227033	Ghaemi	Mehrdad		
180450	Gonzales	Alfred		Jr
368641	Gridnev	Ivan	Alexeyvich	
1469756	Heffron	Ryan	Thomas	
672863	Henry	Jeanne		
1363179	Herman	Paul	Gregory	
1590083	Huth	Jae	Florence	
1593138	James	Tamara	K	
16045	Kiffer	Brent	Allison	
78206	Kiss	Michael	Nicholas	
1440313	Kollman	Jonathon	James Lee	Jr.
1581748	Labor	Denise	M	
1325705	Lacroix	Wesley	Andrew	
1594596	Liboon	Paul	Plotena	
774966	Lockwood	Benjamin	Ross	
521854	Love	Tina		
1590180	Mayes	Adriane	Evette	
1523258	Maywald	Jordan	Roy Wenxing	
1571011	Mazzei	Francine	Florence	
1117451	Mencini	Michael	Vincent	
343844	Mirhosseini	Mehran		

1273932	Northover	Zara	Georgia	
1523886	Nowak	Abigail	Lynne	
575781	Oyler	Nancy	S	
73774	Rivera	Johnny		Jr
905664	Sassano	Edward	Thomas	
1533667	Saunders	Lauren	Elizabeth	
880210	Schwab	Lindsay	Paige	
196883	Simon	Mark	Lee	
1601777	Sobek	Bryan	Michael	
1602147	Stephens	William	Nathan	
1582211	Strebeck	Ross	Wade	
1387476	Thomas	Sajan	Kurian	
81786	VanDeventer	Thomas	Reynard	
297779	Voelkel	Scott	Alan	
426258	Weaver	Thomas	A	
1425540	Weber	Erec-Michael	Ollier	
1041432	Williams	Camille	Duryea	
1596282	Williams	Robert	E.	Jr

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



Thomas Fite, Director

**Delegated Authority
Monday, April 03, 2017**

Mortgage Loan Originator Applications

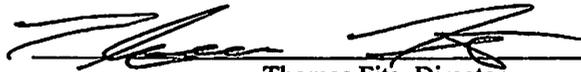
The following ninety-four loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1509093	Albonni	Ahmad	Adam	
1556546	Almaguer	Julio		
1578603	Alverson	Dustin	Robert	
870660	Baca	Aaron	Obed	
1462894	Beeson	Matthew	Lee	
1551910	Bonewits	Kelsey	Jane	
1564732	Brown	Daryl	Otis	
921555	Byers	Ricardo	Manuel	
207925	Castricone	Bartholomew	Guy	
1609902	Cattano	Jill	Shimkonis	
1605961	Cooper	Amanda	Maureen	
1599710	Crosby	Harry	Lee	L
1054266	Day	Steven	Vincent	
1511429	DeShields	Lindsay	Marie	
1606091	Gado	Karim	Mokhtar	
206220	Gaztambide-Janer	Carlos	Ernesto	
1472147	Giancola	Michael	James	
1599711	Gilkison	Lauren	Ashley	
585328	Goicochea	Victor	Humberto	Jr
434205	Haire	Tawnya		
1573891	Halloran	Shayleen	Faye	
1015674	Harris	Kevin	Leroy	
130416	Hicks	Jason	Walter	
1025130	Jimenez	Jayson	Blue	
564274	Johnson	Holly	A	
302905	Kibby	Gregory	H	
1424173	Kim	David	Dongwon	
1579644	Kronberger	Frank	Erik	
1556562	Larsen	Blake	Andrew	
1595898	Leone	Anthony	Joseph	III
1365345	Little	Angela		
1607572	Lozupone	Brendan	William	
1420803	Luongo	Melanie	Renee	
904799	Lutsenko	Valentin	Aleksandroi	
1603913	Marshall	Christopher	James	

1603922	Marzec	Jordan	David	
1592015	McKeithan	Charles	Holt	
1603930	Mizer	Troy	Christopher	
1603043	Moles	Tom	B	
1556568	Moon	Andrew	Seunghyuk	
1607579	Mule	Gabrielle	Nicole	
629609	Nardini	Vincent	Dominic	
1293278	Nevis	Monica	Cohen	
1492412	Norrenbrock	Tyler	Ray	
221555	Oliver	Stephen	Roy	
633711	Oneal	Jason	Allen	
1603932	Owen	William	Lee	
1599714	Parvin	Abbie	Leigh	
1603936	Pearson	Kyle	Patrick-Shady	
792122	Perkins	Christine	A	
1603949	Plascencia	Kaitlyn	Rose	
1509561	Podgorney	James	Thomas	
1597228	Power	Brendan	Alexandre	
1552542	Pratt	Brandon	Terry	
1518163	Pritchett	Arthur	Mario	
1471496	Quintana	Kerri	Lynn	
1603957	Rakas	Andre	Michael	
1556582	Ray	Brittney	Nicole	
1529325	Reid	Matthew	Robert	
1603974	Rios	Samuel	Castellanos	
1504930	Roberts	Donald	Elroy	Jr
148852	Robinson	Jason	Charles	
1603989	Savine	Jordan	Leigh	
1603991	Sawitzky	Ryan	Wayne	
1603994	Schievelbein	Caleb	James	
1604000	Shammas	Michael	Habib	
577469	Simon	Tammy	L	
1594604	Sinopole	Elizabeth	Ann	
831543	Sizemore	Phillip	Dwight	
1595582	Smith	Lerleatha		
872712	Snee	Everett	Raymond	
1604010	Spangler	Brett	Madison	
1590388	Spruch	Rezso	Laszlo	
1589164	Steffe	Stephen	Thomas	II
1552563	Strong	Fajr	Subha	
1604035	Taha	Ramy		
732726	Thole	Anthony	Thomas	
1578597	Thomas	David	London	
1604049	Thumser	David	Allen	

1410821	Trapani	Shay	Danielle	
1522130	Tu	Tuan	Nguyen	
1572977	Tucker	Benjamin	Vincent	
1592196	Turner	David	Keith	
1107550	Waggoner	Ryan	Anthony	
1556587	Watts	Tyler	Gabriel	
1000507	Webb	Thomas	Oliver	
1604072	Whitson	Shawtann		
1604075	Williams	Rashod	Keetin	
1604077	Wilson	Grant	Donald	
237841	Wilson	Phillip	John	
1556588	Wilson	Charles	Blake	
1442781	Windham	David	Brook	II
1604079	Wissman	John	Russell	
1604085	Wyer	Avery	Gerald	

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



Thomas Fite, Director

**Delegated Authority
Monday, April 10, 2017**

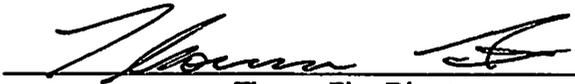
Mortgage Loan Originator Applications

The following sixty-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
1556545	Adibe	Michael	Chukwuemeka	
436476	Aragon	Robert	Eugene	II
736834	Arevalo Berrios	Ana	Dolores	
1606668	Belt	Cole		
1570554	Borchers	Lucille	Mary	
1537536	Boyce	Carter	Field	
212726	Chapman	James	Edward	
1205043	Chuidian	Kevin	Zachary	
1556555	Collins	Jason	Elliott	
1567910	Conlin	Daniel	John	
19173	Corbett	Christopher	Blake	
1567989	Draheim	Gerald	Thomas	
1075140	Dunbar	Brian	Matthew	
1494449	Elkins	Devyn	Nicole	
377396	Evans-Hayes	Dawn		
1599115	Fox	Jeffrey	Michael	
30003	Frederick	Christopher	Thomas	
1085262	Guirguis	Samuel		
371028	Hales	Michael	David	
1604159	Hanks	Randelle	Rose	
293163	Haws	Nelson	Stephen	Jr
1037522	Jamil	Rami	Ryan	
326012	Johnson	Anthony	David	
51668	Johnson	Duane	St. Aubyn	
1106308	Jones	Frederick		
1042663	Kemp	Bryce	Alan	
683522	King	Amanda	Lael	
1601149	Loyola	Katherine	J	
1387323	Mair	Jeffrey	Michael	
1603910	Marini	Mariny	Mohammed	
86639	May	Theodore	Joseph	
957975	Mckeon	Ryan	Donald	
1535924	McNeill	Karen	Lynn	
887601	Mencia	Deerack	Asencio	
1567908	Minton	Cameron	Lee	

166687	Moreno	Richard	A	
1603931	Mullins	Daniel	John	
793408	Murphy	Colin	R	
747099	Pagan	Steven	Nicholas	
1590252	Parker	Vanessa	Helen	
1603946	Penner	Logan	Robert	
1603951	Porter	Aaron	Daniel	
887710	Reeves	Thanthesha		
1197850	Reiske	Isabeau	Sage	
102691	Rider	Kevin	Eugene	
1603981	Rooney	Jacob	Michael	
404237	Sarracino	Joshua	Leon	
1603990	Savoie	Amy	Lynn	
1567904	Schenk	Alexander	Mackenzie	
201962	Shaffer	Daniel	Brian	
35351	Silverman	Matthew	Jude	
1572740	Smith	Bryan	Lee	
1604033	Stringer	Andre	Devor	
1538882	Tair	Sharef	Nasri	
1557303	Terry	Desere	Jo Ann	
1612322	Terry	Nichole	Marie	
220676	Tirio	Michael	Anthony	
31699	Tomas	Nicholas	Ernest	
1604070	Urlaub	Benjamin	James	
473356	Vandervelde	Edward	Gustin	Jr
77246	White	Melissa	Ann	
1219204	White Xayarath	Valentine	Sharrone	
964572	Ziegler	Aaron	Nathan	
1604091	Zimmerman	Jay	Patrick	

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



 Thomas Fite, Director

Delegated Authority
Tuesday, April 18, 2017

Mortgage Loan Originator Applications

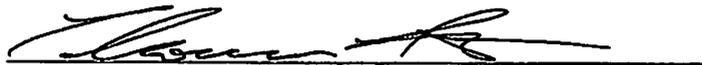
The following ninety-seven loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
364022	Adams	Anthony	Brent	
28200	Albritton	Mel	Tyron	
1194441	Baise	Tori	Nicole	
368469	Bermingham	Justin	Bradley	
1565544	Bond	Brenda	T	
1523487	Brown	Damon	Michael	
1493916	Brown	Moya	Teo	
1086895	Buxton	Kevin	John	
1065877	Capehart	Renee	Lynn	
1597083	Caron	Kim	Marie	
1603579	Chamie	Joseph	Omar	Jr
1609403	Chapman	Teresa	Marie	
1534895	Chase	Borden	Lenardo	
1603582	Childs	Ian	Alexander-Fox	
1541132	Christian	Chelsea	Lynne	
1609964	Collins	Nicole	Renee	
738722	Dacus	Robert	Jeffery	
1526789	Delk	Dawson	Roger	
1562065	Dempsey	Michael	Eugene	Jr
1509147	Diffley	Michael	Patrick	
1575476	Dillard	Alexis	Marie	
1608940	DiNardo	Stephen	William	
390051	Dixon	Craig	Ricardo	
1237499	Dunham	Scott	Michael	
1509131	Ellsworth	Gabrielle	Bethany	
1081688	Fleisher	Michael	Louis	
1610837	Fletcher	Stacy	R	
1580027	Francis	William	Valentine	Jr
1042968	Gelpi-Arroyo	Gian	Emmanuel	
1213761	German	Samantha	Paige	
9325	Glover	Gerald	Lamar	
145106	Granger	Sylvester	Robert	Jr.
1617033	Grant	Justina		
1600753	Hager	Andrew	Lee	Andy
1458289	Hagnauer	Michael	Charles P	

1539865	Hahne	Jordan	Connor
1609458	Hardee	Shelley	Van Hyfte
504842	Harvey	Mark	A.
1597653	Hazelrigg	Loree	H
1579607	Heard	Tremaine	Lorenzo
227900	Heming	Beth	Ann
1434849	Herchler	Kory	Seth
1611161	Hicks	Terrance	James Sr.
1509156	Hinton	Alex	Michael
1449817	Holstein	Kurt	Richard
1603095	Howse	Kimberley	Ann
293251	Ivey	Alan	Boyd
1583827	Jones	Cherrie	Pearl
1596141	Jones	Melissa	Kay
1607230	Jones	Brandy	Michelle
1207889	Kauzlarich	Jonathan	Michael David
1566418	Kenton	Richard	Harry
1604274	King	Audrianna	Nicole
1598651	Kuzmanova	Eleonora	A
1379802	LaFemina	William	Cosmo
1608457	Land	Jana	Marie
305144	Latino	Anne	Marie
964481	Logan	Eric	Michael
1603909	Malkina	Ksenia	Sergeevna
1582751	Mauger	Melanie	Elyse
1586716	McClanahan	Lisa	Michele
1396447	McDonald	Jason	Mark
1560912	Medina Lozano	Carlos	Enrique
1603559	Morley	Christopher	Matthew-Richard
8720	Myers	Charles	Anthony
1517840	Neal	James	Alexander
1595568	Ninow	John	P
1603563	Olivares	Pedro	Antonio
1608451	Olsen	Kristian	Alan
17173	Pagano	Maria	Elaine
996540	Parker	John	Malcolm
1076909	Pjepi	Aurel	
1403188	Plummer	Michelle	Marie
1599080	Poehler	Benjamin	Wilson
1602341	Pressley	Heather	Michelle
1603970	Rehe	Kelley	Lynn
1598871	Ross	Kyle	David
68779	Santoli	Michael	Brent
1228246	Sheelit	Alexander	

1286924	Smerekovsky	Paul	Jordan	
1608456	Smith	Cory	Daniel	
1575877	Stephen	Charles	Patrick	
1509006	Strapp	Teresa	A	
1392166	Strubel	Bradley	Joseph	
1590302	Taylor	Caitlin	Anna May	
1573178	Taylor	Mark	David	
1600838	Thompson-Motta	Josue	Armando	
1532856	Tomba	Gino	Robert	
1464230	Uhrina	George	Anthony	
535699	Vermilion	Eric	M	
17467	Vito	Ronald	Joseph	Jr
1610500	Warren	Gerald	Lynn	Jr
957434	Wash	Brandon	Michael	
1602515	Wilkinson	Katherine	Adele	
1609966	Williams	Jerome	Moorer	Jr.
913729	Withorn	Christopher	Michael	
1604086	Yaldo	Izak	Ron	

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



Thomas Fite, Director

**Delegated Authority
Tuesday, April 25, 2017**

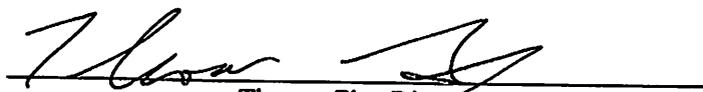
Mortgage Loan Originator Applications

The following seventy-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
1604754	Akadiri	Gwendolyn	Sunet	
1431127	Arminio	Richard	Joseph	
1061894	Auge	Michael		
940066	Barr	Erin	R	
1537466	Bazzi	Zackaria	Youssef	
1374360	Beauparlant	Miles	David	
1587341	Bellamy	Brittany	Nicole	
218365	Berrios	Joseph	Concepcion	
1053886	Beydoun	Hassan		
1593607	Beyerlein	Kevin	Joseph	
1300965	Blanding	Trevion	Melvin	
1611886	Bochanski	Elizabeth	Ann	
1611468	Boyer	Jamaya	Ahshay	
1460935	Brackins	Richard	Harold	
112023	Burroughs	Christopher	Mark	
1604496	Campbell	Christopher	Russell	
1611515	Cohn	Michael	James	
1419055	Daniels	Cody	Lewis	
295739	Davidson	Rodny	G	
52551	Davis	Janet	Mason	
1611563	Deltufo	Mark	Lee	
1612758	DiTullio	Alexander	Francis	
487608	Eckert	Paula	Tobe	
1612141	Edwards	Brian	Christopher	
227751	Fiorino	Philip	Angelo	
1603477	Folkert	Hayden	Thomas	
176410	Fothergill	David	R	
1480690	Friend	Jeffrey	Edward	
1058676	Greenstein	Stuart	Allen	
936917	Greiner	Seth		
113575	Gross	Beverlee	J.	
84116	Hall	Christopher	Steven	
1099017	Harris	Jarrod	Leroine	
1611797	Hilerio	Myra		
775711	Iszauk	Jenna	Ariel	

268268	Jaso	Christopher	Paul
1037537	Kearney	Patrick	Joseph
1550490	Khaziran	Anthony	
1597285	Koesterer	Nathan	Michael
1605096	Langlais	Joshua	Rheal
1611846	McFadden	Yasmine	Simone
619919	Melgarejo	Edgar	A
1611478	Miranda	Alicia	Marie
65454	Moore	Stuart	Elliot
48773	Osborne	Leslie	Ann
1537808	Parry	Bradley	Allen
1611390	Pearson	Brieanne	Elizabeth
38451	Perez	Ely	Joan
1608331	Pierson	Patricia	Annette
1607412	Porter	Angela	Faye
1041941	Prisco	Tara	Dawn
1211630	Risner	Justin	James
1278195	Ritchie	Laura	Beth
1523272	Rodriguez	Wilson	Carmelo Jr
1067778	Routley	Daniel	James
1610077	Schmorleitz	Steven	Bradley
1598240	Seel	Kelly	S
1616978	Shortman	Bryan	Samuel
1513385	Sine	Donald	Eugene
425822	Srnack Brinkman	Teresa	
1601500	Taulman	Rudith	J
1584648	Topmiller	Lauren	Danielle
1304180	Toth	Daniel	Carl
1370475	Vail	Valerie	J
846349	Via	Katherine	Elizabeth
395731	Volz	Brian	S
1565664	Ward	Michael	
1581543	Wates	Jevon	Lamar
842390	Williams	Andrea	Dawn
1604502	Wilson	Shaun	Eric
1024705	Zager	Amy	Jo
12974	Zbell	Joseph	A

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


 Thomas Fite, Director

**Delegated Authority
Tuesday, May 02, 2017**

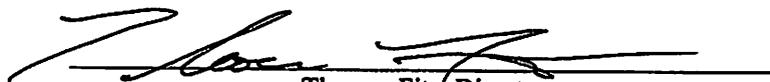
Mortgage Loan Originator Applications

The following fifty-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
1606817	Anderson	Joseph	R	
1611044	Auger	Ernest	Edward	IV
1537463	Ballard	William	Lawrence	
1537465	Bazzi	Mustapha	Imad	
384180	Bivona-Truman	Janine	Frances	
242040	Bowling	Brad	Alan	
1312517	Brinker	Justin	Dale	
1594494	Campbell	Jeffrey	S	
1597005	Campbell	Thomas	L	
630320	Costanza	Salvatore	Joseph	Jr.
854019	Dang	Duc	Huu	
292525	Dickerson	Jeffrey	Michael	
1608014	Donovan	Christopher	Lee	
1607568	Doyle	Raymond	Edward	
327329	Goens	Todd		
912706	Gonzalez	Enrique	Alvarez	
1611457	Gordon	Courtney	Paige	
1475105	Grimes	Michael	E	Jr
1070370	Guanko	Randolph	John	
1573297	Habig	Amanda	Taylor	
1567475	Haupt	Jacob	Aaron	
638185	James	Mica		
1503701	Jensen	Brian	Maslak	
1107028	Landrey	Gerald	Alan	
1437960	Larlee	Shaun	Christopher	
200317	Lee	Darryl	Franklin	
139348	McCarthy	John	Phillip	
1441739	McGee	Kevin	Alexander	
1025774	McMillan	Margaret	Catherine	
512895	Melton	David	Michael	
348279	Monteza	Jose	Alvaro Antonio	
1512615	Moore	Kevin	Jerome	
1582681	Neville	Alexander	Scott	
1611915	Orcutt	Aaron	Thomas	
1588804	Pack	Christopher	Lee	Mr

1606173	Perez De la Rosa	Boris	Hernan	
1507538	Perry	Keith	D	Jr
1221338	Polito	Tony	Joseph	
1249194	Quint	John	Bradley	
1615159	Read	David	William	
1019467	Ross	Lorene	Anne	
692801	Saint Williams	Eric	Ryan	
1608556	Seeley	Traci	Lynn	
468744	Sparks	Kristy	Michelle	
1054759	Syan	Varinder	Singh	
228618	Thomas	Sally		
1604066	Unis	Daoud	Issa	
1612775	Waller	Brittany	Lea	
1503712	Warthen	Taylor	John	
1336349	Weber	Danny	Cody	
1542653	Wholey	Rebecca	Renee	
1396567	Whorl	Shane	Thomas	
1599473	Zoeller	Benjamin	Edward	

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



Thomas Fite, Director