

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MINUTES OF MEETING**  
**September 22, 2016**

The Members of the Department of Financial Institutions met at 2:00 p.m., EDT, at 30 South Meridian Street, Suite 300, Indianapolis, Indiana. Present from the Department were Thomas C. Fite, Director; Constance J. Gustafson, General Counsel and Secretary; Mark K. Powell, Supervisor, Credit Union Division; Ryan Black, Supervisor, Consumer Credit Division; Kirk J. Schreiber, Senior Bank Analyst, Bank Division; J. Deron Thompson, Regional Field Supervisor, Bank Division; Christopher Dietz, Assistant Field Supervisor, Bank Division; and Sharmaine Stewart, Administrative Assistant. Present representing Indiana Members Credit Union was Justin Sindors, Assistant Vice President of Finance and John Newett, Vice President of Branch Operations.

**I. PUBLIC SESSION:            2:00 p.m.**

- A.** Members Present: Thomas Fite, Director; Richard J. Rice, Chairman; Jean L. Wojtowicz; Donald E. Goetz and Paul Sweeney. Mark Schroeder, Vice Chairman was absent.
- B.** Date of next meeting: November 10, 2016 @ 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 August 11, 2016 meeting.

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

**D. CREDIT UNION DIVISION:**

**1. Indiana Members Credit Union, Indianapolis, Marion County, Indiana**

This application was presented by Mark K. Powell, Supervisor, Credit Union Division. Indiana Members Credit Union (IMCU) has applied to the Members of the Department of Financial Institutions for approval of their proposed merger of All Seasons Federal Credit Union (ASFCU), Indianapolis, Marion County, Indiana into Indiana Members Credit Union.

This is a voluntary merger initiated by the Board of Directors of All Seasons Federal Credit Union due to the 3 year phased closing of the Indianapolis plant by Carrier Corporation. This merger will conserve the capital of ASFCU and provide the more complete services of IMCU to the membership of All Seasons Federal Credit Union.

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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:

- (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 (Indiana Members Credit Union) will be 10.67% of total assets.

**Mr. Goetz made a motion for approval which was seconded by Mr. Sweeney. The motion to approve the voluntary merger of All Seasons Federal Credit Union into Indiana Members Credit Union was unanimously approved.**

**E. BANK DIVISION:**

**1. 1<sup>st</sup> Source Bank, South Bend, St. Joseph County, Indiana**

A request for parity, as outlined in IC 28-1-11-3.2, was presented by Assistant Regional Field Supervisor Christopher Dietz. 1<sup>st</sup> Source Bank requested approval "to exercise the rights and privileges that are or may be granted to national banks domiciled in Indiana" as outlined in IC 28-1-11-3.1(b)(9), in order to provide financing to renewable energy solar projects. Concurrently, 1<sup>st</sup> Source Bank also requested a supervisory non-objection

determination from the Director for a specific renewable energy financing project in Kokomo, Indiana. A detailed description of the proposed solar financing project was given and the Members were presented with OCC Interpretive Letter (IL) #1139. OCC IL #1139 indicates that national banks are granted the authority to make equity investments in these types of financing transactions as an extension of the financing function, with several stipulations. After significant discussion the Members approved the parity request by 1<sup>st</sup> Source Bank and also stipulated that this is an approved activity for all State-chartered banks, assuming the provisions of the OCC IL are maintained.

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

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

1. Ms. Constance Gustafson provided a summary of the legislative update. Ms. Gustafson advised the Members that a brief summary of the legislative proposals were included in the packets. Ms. Gustafson reviewed the list for the Members and answered any questions. Director Fite indicated that he was still working with our liaison in the Governor's office on the Specialized Training and Education Fund and hoped to have more to report at the next meeting.
2. Director Fite advised the Members of actions taken pursuant to Delegated Authority since the last Member meeting.

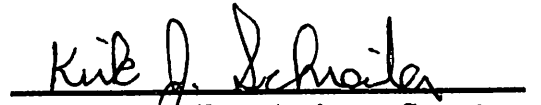
**OTHER BUSINESS:**

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, Chairman

**ATTEST:**

  
Kirk J. Schreiber, Assistant Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**AUGUST 08, 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:

Centimark Corporation – Indianapolis – 26 members (common bond of occupation as defined by 28-7-1-10)

Tulip Tree Creamery, LLC – Indianapolis – 11 members (common bond of occupation as defined by 28-7-1-10)

**RECOMMEND APPROVAL (MKP)**

*MKP*      *TCF*

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR****AUGUST 26, 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:

Seeds of hope – Indianapolis – 7 members (common bond of occupation as defined by 28-7-1-10)

Damar Services – Indianapolis – 889 members (common bond of occupation as defined by 28-7-1-10)

Denas Day Care Center, Inc. – Indianapolis – 16 members (common bond of occupation as defined by 28-7-1-10)

Hotel Capital Management, LLC – Indianapolis – 300 members (common bond of occupation as defined by 28-7-1-10)

Fresenius Kidney Care – Indianapolis – 25 members (common bond of occupation as defined by 28-7-1-10)

M-Tech Lab, Inc. – Indianapolis – 8 members (common bond of occupation as defined by 28-7-1-10)

Dr. Horton, D.D.S. – Indianapolis – 9 members (common bond of occupation as defined by 28-7-1-10)

**RECOMMEND APPROVAL (MKP)**

*MKP TCF*

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

AUGUST 30, 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:

Foundations Family Medicine – Austin – 17 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP) MKP TCF

ACTION TAKEN UNDER DELEGATED AUTHORITY  
AUGUST 16, 2016

- 1. COMMUNITY FIRST BANK OF INDIANA, KOKOMO, HOWARD COUNTY, INDIANA  
The bank has applied to the Department for approval to establish a branch office to be located at 5570 Pebble Village Lane, Noblesville, Hamilton County, Indiana. The application was received on July 25, 2016. The branch is to be known as the Hamilton County Branch. This will be the institution's 3rd branch. APPROVAL IS RECOMMENDED - (KJS)

APPROVED TCF

- 2. AMERICAN COMMUNITY BANK OF INDIANA, MUNSTER, LAKE COUNTY, INDIANA  
The bank has applied to the Department for approval to establish a branch office to be located at 11275 Broadway, Crown Point, Lake County, Indiana. The application was received on July 7, 2016. The branch is to be known as the Crown Point Branch. This will be the institution's 4th branch. APPROVAL IS RECOMMENDED - (KJS)

APPROVED TCF

- 3. THE COMMERCE BANK, EVANSVILLE, VANDERBURGH COUNTY, INDIANA  
The bank is requesting an extension of time for the opening of its branch to be located at 1122 Veterans Parkway, Clarksville, Clark County, Indiana. The branch application was approved under delegated authority on September 10, 2015 with a projected opening date of September 1, 2016. The projected opening date was delayed due to: (1) The completion of a capital raise, adding \$6.3 million in additional tier 1 capital to the bank as of June 30, 2016; and (2) The construction and connectivity of the proposed branch. APPROVAL TO GRANT THE BANK'S REQUEST FOR AN EXTENSION UNTIL DECEMBER 31, 2016 IS RECOMMENDED. - (KJS)

APPROVED TCF

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

**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 108 North Main Street, South Bend, St. Joseph County, Indiana. The application was received on August 29, 2016. The branch is to be known as the South Bend Branch. This will be the institution's 55th branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TF

**2. MAINSOURCE BANK, GREENSBURG, DECATUR COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate a branch office from 7944 Beechmont Avenue, Cincinnati, Hamilton County, Ohio to 7637 Beechmont Avenue, Cincinnati, Hamilton County, Ohio. The application was received on August 29, 2016. The branch is to be known as the Anderson Branch. The bank will continue to have 94 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TF

**3. BRIDGEVIEW BANK GROUP, BRIDGEVIEW, COOK COUNTY, ILLINOIS**

An application for issuance of a certificate of admission was received from Bridgeview Bank Group, Bridgeview, Cook County, Illinois. Bridgeview Bank Group filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Illinois state-chartered commercial bank intends to engage in residential mortgage loan origination in the State of Indiana. Bridgeview Bank Group does not intend to open an office in Indiana. Corporation Services Company, 251 East Ohio Street, Suite 500, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Bridgeview Bank Group. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (KJS)**

APPROVED TF

**4. CHEMICAL BANK, MIDLAND, MIDLAND COUNTY, MICHIGAN**

An application for issuance of a certificate of admission was received from Chemical Bank, Midland, Midland County, Michigan. Talmer Bank and Trust, Troy, Michigan will merge with and into Chemical Bank, a Michigan state chartered commercial bank on November 1, 2016. The resulting institution Chemical Bank will retain the two branches of Talmer Bank and Trust in Indiana located at 303 South Third Street, Elkhart, Indiana and 511 West Lincoln Avenue, Goshen, Indiana. This foreign corporation application is being filed to enable the surviving corporation to transact business in Indiana in accordance with the provisions of IC 28-1-22 and IC 28-2-17. CT Corporation System, 150 West Market Street, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Chemical Bank. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (KJS)**

APPROVED JF



**DELEGATED AUTHORITY**  
**Monday, August 08, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Atlantic Bay Mortgage Group, L.L.C. d/b/as ABMG; Atlantic Bay Mortgage; Atlantic Bay Mortgage Group; Atlantic Bay Mortgage Group, LLC; Lawn and Mullinix, LLC; LenderSelect Mortgage Group; Smart Path Mortgage; and SmartPath Mortgage** 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 in Virginia Beach, Virginia. They will be servicing their loans. They are currently licensed in twenty-nine 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**

**Home Point Financial Corporation** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. Currently, they hold a First Lien Mortgage Lending license (Lic. # 10981) with the Department. The applicant is based in Ann Arbor, Michigan. They will be servicing their loans. They are currently licensed in forty-five 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, August 09, 2016**

**NON-DWELLING SECURED LOAN LICENSE APPLICATION**

**Avant of Indiana, LLC** applied for a consumer loan license. They are not currently licensed with the Department. The applicant is based in Chicago, Illinois. They will be originating simple interest, consumer purpose unsecured loans. They plan to obtain loans through the radio, mail flyers, and the internet. They are 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 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

**Omni Financial of Nevada, Inc.** applied for a consumer loan license. They are not currently licensed with the Department. The applicant is based in Las Vegas, Nevada. 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**  
**Thursday, August 11, 2016**

**GUARANTEED AUTO PROTECTION PROGRAM APPLICATION**

**Southwest Reinsure, Inc.**, a third party administrator, is requesting approval for a Guaranteed Auto Protection (GAP) Program. The applicant is based in Albuquerque, New Mexico. 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 Dealers Assurance Company. The initial dealer requesting approval is Tom Roush Lincoln Mazda (License #1145). 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

  
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Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Wednesday, August 17, 2016**

**CHECK CASHING LICENSE APPLICATION**

**Varsity Enterprises, Inc. d/b/a American Check Cashing** applied for a check cashing license. The applicant is purchasing a licensed check cashing location (Lic. #22787). Applicant is based in Fort Wayne, Indiana. They will be cashing checks for a fee up to 2.00%. Applicant will cash checks in Indianapolis, 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 28-8-5. 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, August 22, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Homeowners Financial Group USA, 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 Scottsdale, Arizona. They will not be servicing their loans. They are currently licensed in twenty 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)

**River City Mortgage 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 in Cincinnati, Ohio. They will not be servicing their loans. They are currently licensed in twelve states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Homeowners Financial Group USA, 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 Scottsdale, Arizona. They will not be servicing their loans. They are currently licensed in twenty 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**  
**Thursday, September 01, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**AmRes Corporation d/b/a American Residential Lending** 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 Huntingdon Valley, Pennsylvania. They will not be servicing their loans. They are currently licensed in twelve states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**Ellington Financial REIT Lending Corp** 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 in Old Greenwich, Connecticut. They will be servicing their loans. They are currently licensed in twenty-nine 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)

**NP, Inc. d/b/a US Mortgage Corp of Indiana** 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 Boca Raton, Florida. They will not be servicing their loans. They are currently licensed in eight 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**

**AmRes Corporation d/b/a American Residential Lending** 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 Huntingdon Valley, Pennsylvania. They will not be servicing their loans. They are currently licensed in twelve states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

**NP, Inc. d/b/a US Mortgage Corp of Indiana** 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 Boca Raton, Florida. They will not be servicing their loans. They are currently licensed in eight 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**  
**Thursday, September 8, 2016**

**CHECK CASHING LICENSE APPLICATION**

**Cash King, Inc.** applied for a check cashing license. The applicant is currently licensed as a small loan lender (Lic. #16719). The applicant is based in Columbus, Indiana. They will be cashing checks for a fee that is the greater of \$5.00 or 2.00%. Applicant will cash checks in three Indiana locations. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 28-8-5. Applicant is recommended for approval. (REB)

**TA Operating LLC** applied for a check cashing license. The applicant is not currently licensed. The applicant is based in Westlake, Ohio. They will be cashing checks totaling \$300.00 or less for a fee up to 3.00%. Applicant will cash checks in fourteen Indiana locations. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 28-8-5. Applicant is recommended for approval. (REB)

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



Thomas Fite, Director



**DELEGATED AUTHORITY**  
**Thursday, September 9, 2016**

**NON-DWELLING SECURED LOAN LICENSE APPLICATION**

**HealthFirst Financial, LLC** applied for a consumer loan license. They are not currently licensed with the Department. The applicant is based in Springfield, Oregon. They will be originating simple interest, consumer purpose unsecured loans for medical services. They plan to obtain loans through the doctors and hospitals. They are licensed in fourteen 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**  
**Wednesday, September 14, 2016**

**NON-DWELLING SECURED LOAN LICENSE APPLICATION**

**Prizm Financial Company, LLC** applied for a consumer loan license. They are not currently licensed with the Department. The applicant is based in Cincinnati, Ohio. They will be originating simple interest, consumer purpose automobile secured loans for consumers going through bankruptcies. They plan to obtain loans through bankruptcy attorneys. They are licensed in five 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, August 22, 2016**

**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
1190370	Abdus-Salaam	Badarian	Aqil	
1497178	Bedell	Charles	Andrew	
1521776	Caley	Crystal	Marie	
158347	Chalker	Jeffrey	Brian	
1493873	Craig	James	Kenneth	
1519439	DeNeal	Daniel	Alexander	
5739	Doe	Sandra	Lee	
1503137	Einspanier	Gregory	John	
1289505	Erickson	Steven	Jeremy	
1484974	Faraj	Hassan	Faisal	
1475534	Ferrante	Michelle	Margaret	
1451479	Flynn	Kaitlen	Alexandra	
390062	Fraterrigo	Michelle	Lynne	
1510188	Freeman	Serge	Orian	
1511063	Frost	Venessa	Renee	
333515	Garrison	Amy	Lynn	
1508446	George	Danny	Ray	Jr.
1459571	Goode	Michael	Brennan	
367060	Gourash	Daniel	Jordan	
1503140	Green	Janna	Marie	
1503141	Griffin	Jeffrey	Michael Travis	
1341460	Guibert	Dylan	Michael	
1484548	Hammons	Scott	Eugene	
1467009	Helton	Joe	Ray	
1023310	Henry	Marc	Edward	

1524369	Hieronymus	William	Elliott	
1520159	Hurd	Jessica	Mae	
438348	James	Jordan	Maiers	
233270	Jimenez	George	A	
1520204	Kopmeyer	David	Louis	II
1520162	Latham-Magee	Stephanie	Lee	
1493699	Lewin	Kayla	Marie	
1461905	Lorenty	Rolando		Jr.
445818	Ma	William	Ming Lai	
340025	Malmrose	David	Howard	
1479382	Martel	Amy	Marie	
488455	Montgomery	Ardrae	Antoinette	
1450939	Munden	Kacie		
1159967	Muscat	Anthony	Lewis	
627144	Nap	Charlie	Russell	
1463562	Nichols	Joseph	Matthew Thomas	
1446340	Noorihoseini	Sara		
1434522	Northup	Alexander	Paul	
263319	O'Malley	Brian	Patrick	
493344	Pietrykowski	Eric	James	
1520160	Pugh	Katrisa		
1223514	Reeder	Mitchell	Wade	
1520146	Reinkemeyer	Amy	Lou	
1234425	Rodriguez	Mario	Weswer	
1503182	Ruzas	Scott	Thomas	
1011608	Saab	Khalil	Ibrahim	
1378931	Sanford	Bryan	Alan	
1418674	Shaide	Denise	Mae	
60041	Sherrill	Mark	Allen	Jr.
1273933	Shobe	Carla	Marie-Bernice	
1523908	Smith	Stephanie	Patricia	

1512200	Sweet	Michael	Steven
1518704	Tom	Trevor	Jesse
1520158	Treff	Erin	
1510621	Van Male	Seth	Andrew
995690	VanDyke	Joshua	Dale
1461911	Vidal	Alexandre	Didier
1520164	Ward	Collin	Thomas
216018	Weingrad	Ronald	Leslie
1293288	West	Lorena	
1439868	Wissing	Michael	David
1461914	Wood	Taylor	Joel
1066306	Woods	Timothy	Jeffery
546173	Young	Elizabeth	Renee
912304	Zimmermann	Bryan	

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

  
Thomas Fite, Director

**Delegated Authority  
Monday, August 08, 2016**

**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
1220293	Alley	Jourdan	Sara	
1455941	Andrews	David	Stanley	Jr.
859517	Arthur	Micah	S.	
1512663	Baughman	Dainelle	Swann	
260550	Bertke	Cody	Charles	
1481674	Brown	Julianne	L.	
366844	Clancy	Sean	Michael	
175585	Ferrell	Teddy	Wayne	
1236746	Ford	Brian	Thomas	
191990	Foweler	Jason	Bruce	
1388965	Garcia	Raul	Antonio	
162437	Hammel	Jeffrey	Martin	
601357	Hausmann	Anthony	John	
1493886	Haynes	Erika	Lotasha	
1312244	Heatherly	Jordan	Webre	
1480565	Hill	Terry	Cornlieus	Jr.
1485062	Hoffman	Kara	Christyne	
1060615	Johnston	Jacob	Joseph	
1496654	Koerner	Aimee	Jean	
1109542	Loeffler Jr	Martin		
1493896	Mack	Ammie	Lashawn	
1510356	Marica	Michellangelo	Joachim	
1497857	Martin	Jessica		
1493898	Mueller	Dennis	Richard	
1497512	Naoumi	Alexander	Fred	
1442368	Nelson	Philip	Andrew	
1510390	Noja	Omar	Shaba	
1510396	Ozimek	Jeremy	Jason	
1378476	Paniagua Latimer	Eduardo	Javier	
1510405	Parrett	Zachary	Litton	
1512657	Pillow	Taylor	James	

602099	Powers	Gregory	Mason	
1510439	Rahman	Mahbubur		
269293	Rainey	John	Cohoutec	
563762	Ranck	Eric	L.	
1510444	Ratliff	Michael	Francis	
1512204	Riske	Jared	Bradley	
349494	Robertson	Harold	Steven	
390754	Sarikcioglu	Cengiz	Robert	
53593	Schmidlin	Kevin	Jeffrey	
1510464	Schreiner	Randolph	Mark	
1510599	Schultz	Kyle	Allen	
1512666	Scott	Tabitha	Dollester	
1514962	Seifers	Debra	A.	
30054	Settles	Marcus	Eldrict	
1510605	Spratt	Aaron	Leonard	
1493907	Street	Patty	Michelle	
1510611	Talerico	Anthony	Joseph	
1493908	Taylor	Maxi	Lorraine	
1510614	Thomas	Thomas	Julius	Jr.
1493910	Wells	Justin	Lloyd	
1460799	Whiteside	Brett	David	
18907	Williams	James	A.	
1289050	Williamson	Paul	Michael	
1470306	Yadav	Nisha		
1510638	Zoubi	Adam	Amin	
852995	Zwolinski	Chad		

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

  
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 Thomas Fite, Director

**Delegated Authority  
Monday, August 15, 2016**

**Mortgage Loan Originator Applications**

The following eighty-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
1208121	Ali	Abdul	Haroon	
222069	Alvarado	Anthony	Peter	
890340	Barton	Bryan	Carlton	
4742	Bauer	Timothy	John	
1511091	Beharry	Praveeta	Sabreena	
1491967	Borchert	Colin	Malcolm	
1511100	Britt	Tamika	Ann	
1500698	Bryant	Sandra	Jean	
1466895	Cagle	Cody	Benjamin	
1480440	Castillo	Dizreal	Kahli Guadalupe	
1007025	Cavender	Christopher	Paul	
304448	Chapin	Emily	Patricia	
1440048	Cheatham	Brian	Andrew	
411811	Clark	Thomas	Victor	
1503842	Cobbs	Lacey	Elizabeth	
1466896	Collicott	Jason	Adam	
1380395	Cooney	Sean	Patrick	
1501871	Courtright	Alan	K.	
1519437	Creegan	Dennis	John	
1442384	Davis	Jameson	Michael	
1461899	Declouet	Christopher	Thaddeus	
1511097	Delgado	Matthias	Eli	
1109264	Deming	Ronda	Elizabeth	
1467001	Diaz Villar	Diego		
1480449	Durnford	Kyle	Quinn	
1434530	Earley	Ryan	Patrick	
1456277	Fenton	Duane	L.	
1447338	Ficarra	Robert	Russell	
1467007	Flamme	Joshua	Allen	
1231998	Galatis	Thomas	James	
1496588	Giunta	Anthony		



1497929	Gloriani	Brenda	Vanessa	
1003499	Golde	Noreine	Diane	
1202793	Harris	Mitchel		Jr.
112256	Holland	Lawis	Floyd	Jr.
1186542	Ihentuge	Munaonyeji	Francis	
1507186	Jackson	Miracle	Aundrea-Shontay	
258353	Johnson	Jared	Ross	
935619	Jones	Judy	Henson	
1511824	Juliot	Allison		
1511095	Kane	Kevin	Patrick	
1054302	Keselman	Marina	Borisovna	
1491578	Klein	Christopher	Ryan	
1519452	Krut	Alexander	Alexandrovich	
1418372	Lawrence	Nicholas	Alexander	
1311769	Lawson	Zachary	Scott	
996821	Leaman	Tony	Allen	
1511228	Lee	Jordan	Andrew	
11810	Lippiner	Justin	Alan King	
1505335	Lock	Kevin	Wayne	
1496766	Lopez	Asli	Mariana	
345744	Lynch	John	Thomas	5th
1467136	Maffei	Nicholas	Edward	
1504051	Martinez	Juan Manuel	Ruben	
1482944	Mering	Scott	Alan	II
924474	Michener	Jeffrey	Scott	
1498733	Miller	Timothy	Robert	
1173883	Million	Jason	Nicholas	
1467140	Muslic	Dino		
1489945	Muth	Kaela	Renee	
599945	Nance	James	Daniel	
1514642	Olken	Barry	Steven	
1515223	Olson	Taneesha	Veone	
1492214	Patterson	Curtis	Donald	
308761	Payne	Thomas	G.	
1511088	Pierre	Ronald	Troy	
1497518	Ransford	Christopher	James	
1519432	Reid	Benjamin	Alex	
23414	Roberts	Breanne		
842078	Savage	Dylan	Joseph	

331412	Scarfo	Steven	Joseph	
1513646	Silver	Amanda	Lee	
1440060	Singletary	William	Lee	
1371959	St Victor	Alexis	Alexandria	
436459	Stratton	Robert	Horton	II
1454973	Sutton	Angela	Marie	
119692	Swiger	Michael	Gail	
1236913	Tarzian	Michael	Joseph	
1519967	Taylor	Jennifer	Jessica	
1511101	Thurman	Michael	Tyshaun	
1467152	Valles	Jorge	Miguel	Jr.
602821	Wilkosz	John	Martin	Jr.
1294443	Young	James	Earl	
251969	Zamora	Herbert	John	

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




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Thomas Fite, Director.

**Delegated Authority  
Monday, August 29, 2016**

**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
1522998	Amin	Sunny	Jayanti	
835047	Andel	Douglas	James	
110056	Balzano	Michael	Vincent	
1510032	Beckett	Gregory	Stephen	
473601	Bishop	Lisa	Kathleen	
427414	Bogle Jr	William	Maurice	
1409011	Bradley	Ransom		
890232	Brogden	Nicholas	John	
1499031	Bruce	Lee	Allen	
1504868	Butrum	Michael	Robert	
367400	Campbell	James	Douglas	
1524886	Carmack	Samuel	Robert	
1519622	Catic	Alen		
825724	Chambers	Samantha	Christine	
1503685	Cheatham	Gregory	R.	
1502410	Chua	Zean	Rudolf	
1504450	Clark	Kayla	Marie	
1421592	Conliff	Michael	Adam	
1522492	Cook	Timothy	Dane	
1084009	Diedrich	Michael	Gabriel	
1504159	Dougherty	Brian	Joseph	
1011350	Fakhouri	Issa	Walid	
1525569	Harting	Elizabeth	Rose	
1504153	Hessenthaler	Robert	Steven	
1525090	Hopkins	Daniel	Jacob	

1523015	Hyster	Blake	Douglas	
842182	Irimescu	Joseph	David	
1497416	Johnson	Jazmine	Jamai	
1222495	Kinder	Chase	Daniel	
1497423	King	Emanuel		III
1296005	Klemmer	H Christopher		
1417870	Lawson	Corey	Alexander	
1450307	Logan	Michael	Anthony	Jr.
1497433	Lucaj	Anna	Marie	
1504244	Lukach	Veronica	Nicole	
950918	Ly	Thomas	Nghia Minh	
1504239	Ma	Tin	Trung	
1523079	Maher	Brian	Matthew	
1520300	Marr	Vanessa	Renee	
1460723	Martin	Terri	Sue	
1526086	Mayo	Stacey	Renee	
1481211	Morales	Marcus	Alberto	
1504190	Morcate	Justin	Carlos	
1231856	Ng	Georgie		
999298	Nguyen	Lisa	Van	
435811	Norris	Christopher	Jason	
1504247	Novik	Gennadiy	Nikolayevich	
1504184	Otterbine	Kevin	Victor	
1520523	Park	Veronica	Helen	
216371	Pratt	Paul	W.	
1504158	Quinn	Shane	Patrick	
868647	Richard	Paul	S.	
1519830	Riley	Sean	Ronald.	
1234803	Roundtree	Vaughn	Tyrell	Mr.
1481220	Ryan	Shawn	Vincent	
1504155	Shackleton	Matthew	Thomas	

1510603	Shlebah	Abedallah	riadh	
408262	Smith	Carlo	Gian	
1339215	Smith	Erwin	Dale	
1505399	Sotir	Charles	Abbington Black	
278506	Steuart	Melissa		
1480556	Taylor	Niccolaus	Damell	
1504154	Thatcher	Kyle	Andrew	
1461913	Villanueva	Adam	Losoya	
1505547	Wohlfort	Christopher	Anthony	
1481307	Yizzi	Michael	David	Jr.

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

  
Thomas Fite, Director

**Delegated Authority**  
**Thursday, September 01, 2016**

**Mortgage Loan Originator Applications**

The following forty-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
1520535	Adams	Jon	Mitchell	
1366758	Al Kaaki	Mohamad		
1522997	Alafyouni	Ahmad	Motasem	
1375140	Arman	Matthew	Jordan	
1483238	Bailey	Martin	William	
1523000	Bein	Bella	Leah	
1524876	Benge	Justin	Charles	
1523001	Bienias	Ted	Michael	III
1107367	Bless	Ryan	Anthony	
142990	Boone	Timothy	A.	
1454964	Brown	Emanuel	Jordan	
781499	Carr	Jermaine	Darnell	
1472680	Chacon-San Miguel	Ray	Christopher	
1523002	Chasar	Joseph	Austin	
521828	Cox	Alicia		
1523010	Dorian	Luke	William	
6763	Dowdell	Martin	John	
1379813	Faubert	Yannick		
514077	Ferguson	Ryan		
1324553	Frey	Phillip	Charles	
1523014	Fried	Nathaniel	Elliot	
1497383	Hickey	William	Markus	
1509533	Hightower	Gene	Arlette	
1524889	Intrieri	Nicolas	Anthony	
1314485	Knudson	Curtis	Bassett	

1523017	Kosic	Andrew	Thomas	
873861	LeMaster	Carl	Franklin	Jr.
1523738	Lemasters	Kasi	Michelle	
239859	Luna	Ida	Garay	
1509835	Namin	Anthony	Joseph	
1523076	Otterson	Blake	Richard	
1012592	Park	David	Frank	
1012614	Pettigrew	Eric		
34169	Pike	Anthony	James	
1379809	Pittman	Derek	Christopher	
1493903	Short	Travis	Ryan	
995075	Siber	Paul	Frederick	
1523092	Siebert	John	Michael	
1329937	Snyder	Philip	Joseph	
1522368	Sommers	Matthew	A.	
1523096	Stands	Abigail	Christine	
377064	Stevens	Robert	R.	
1464414	Stout	Molly	Elizabeth	
1510610	Swopsher	Kilie	Blair	
1530317	Tavizon	Daniel	James	
1530328	Tran	Melissa	Mai	

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

  
 Thomas Fite, Director

**Delegated Authority**  
**Monday, September 12, 2016**

**Mortgage Loan Originator Applications**

The following sixty-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
130195	Abner	Eric	M.	
1462588	Allen	Cheryl	Lynn	
1507345	Allie	Samuel	James	
6947	Anderson	Daniel	William	
172651	Andriole	Frank	Richard	
1510006	Babcock	Jonathan	Michael	
928037	Baker	Ebonie	Monique	
1466889	Barlow	Jimmy	Lynn	
713803	Bozymowski	Alexander	Marcel	III
1443851	Carnegie	Rosner	Pete	
1367333	Coronado	Ethan		
1489061	Damron	Philip	Thomas	
1421194	Erickson	Stephen	Wyatt	
1526623	Eroskey	Madeline	Jane	
388827	Frey	Michael	Robert	
669357	Gieser	Marla	Renee	
1515139	Gonzalez	Cristina	Marie	
366233	Graham	Rodrigo	David	
1288698	Hendrickson	James	Robert	
79285	Horenstein	Lawrence	Allan	
1365219	Huff	Caleb	Lundy	
1509017	Keesee	Paul	David	Jr.
1485000	Keith	Terry		
864639	Kelly	Bridget	Nicole	
1398307	Kent	Tyler	Jackson	



1510319	Kirkland	Eric	Patrick
404277	Kohler	Kevin	Ezekiel
1419054	Kruso	Alexander	Scott
1474996	Lee	Letarius	Trenell
1255982	Lefebvre	Damien	Bryan
1340163	Link	Daniel	Thomas
1523024	Lucido	Peter	Joseph
232244	Luna	Rafael	
1509550	Marcinick	Kevin	Robert
237926	Marcoux	Deborah	Lynn
1509370	Matyac	Christina	Lynn
516147	Pappas	Cathy	A.
1523087	Pearce	Benjamin	Hayden
851841	Phan	Danh	Cong
108408	Piersol	Joshua	Todd
1004260	Ponder	Ryan	Timothy
69527	Pruitt	John	Wesley
117367	Redente	Maria	G.
1524718	Reed	Jennifer	An
435345	Renko	Rachel	A.
1510738	Reynolds	Scott	Marshall
831815	Rhein	Adam	Thomas
1375397	Roberts	Shawn	Michael
694900	Sanchez	Monique	Emma
1510730	Scadden	Maribel	L.
1497534	Shaow	Donovan	Jamal
132039	Strawn	James	Michael
135278	Thomas	Pamela	Ann
395168	Tran	Ken	Phillip
1222319	Valladares	Celeo	Mauricio
1231072	VanDyken	Donna	Marie

1269468	VanHorn	Matthew	Thomas
187198	Velarde	Robert	Anthony
996048	Weinkoff	Chad	Stuart
117952	White	Patricia	Ryan
228860	Wilson	Retunda	Mitchell
1510633	Wyatt	Anthoine	Harrison
1497613	Yaldo	Julius	Edward

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

  
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Thomas Fite, Director