

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
August 8, 2019

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; Troy Pogue, Chief Operations Officer; Michael Fracassa, Deputy Director, Administration Division; Christopher Dietz, Deputy Director, Depository Division; Lyndsay Miller, Acting Deputy Director, Consumer Credit Division and General Counsel; Nicole Buskill, General Counsel; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary, Depository Division; Nathan Conner, Governor's Summer Intern; Travis Kepner, Governor's Summer Intern; and Sharmaine Stewart, Administrative Assistant. Representing Veritec Solutions was John Greenwald, Tommy Reinheimer and Mike Hanna. Representing Wooden McLaughlin was Tom Dinwiddie. Representing A1 Cash Advance was Gus Saucerman and Josh Freedman.

- I. PUBLIC SESSION: 10:00 a.m.**
- A.** Members Present: Richard J. Rice, Chairman ; Mark Schroeder, Vice Chairman; Donald E. Goetz; Benjamin Bochnowski and Tom Fite, Director. Jean L. Wojtowicz, present via teleconference.
- B.** Date of next meeting: September 12, 2019 @ 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 June 28, 2019 meeting.
- Mr. Goetz moved approval of the minutes; Mr. Schroeder seconded the motion and the motion passed unanimously.**
- D.** Election of Officers as stipulated in IC 28-11-1-8 and any other organizational matters
- 1.** **Election of Vice-Chairman:** Mr. Goetz moved for the nomination of Mark Schroeder as Vice-Chairman and Mr. Bochnowski seconded the motion. There was no discussion and the motion passed unanimously.
- 2.** **Election of Secretary:** Director Fite moved for the nomination of Nicole Buskill as Secretary. Mr. Schroeder seconded the motion. There was no discussion and the motion passed unanimously.
- 3.** **Election of Assistant Secretary:** Director Fite moved for the nomination of Kirk Schreiber as Assistant Secretary. Mr. Goetz seconded the motion. There was no discussion and the motion passed unanimously.

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4. **Other organizational matters:** There were no other organizational matters to be addressed.

Roll Call was taken after the vote.

E. **CONSUMER CREDIT DIVISION:**

1. **Veritec Solutions.**

Veritec Solutions represented by John Greenwald, CFO, Tommy Reinheimer, CEO and Founder, presented a proposed transaction fee increase to the Members for the per transaction fee required to be paid by licensed small loan lenders to the Veritec database to determine borrower eligibility by utilizing a commercially reasonable method of verification pursuant to Indiana Code 24-4.5-7-404. Because Veritec is required by statute to be approved by the Department as a “commercially reasonable method of verification”, the Department through the Member Board is required to consider and approve any fee increase as a continuation of Veritec’s status as “commercially reasonable”, pursuant to the statute, Indiana Code 24-4.5-7-404 as well as the approval agreement contingencies contained in the original approval letter by the Department dated June 5, 2005.

Greenwald and Reinheimer provided a brief overview of Indiana’s small loan eligibility requirements and the service provided by the Veritec database to ensure compliance with Indiana law for borrower eligibility, including the regulatory benefits provided to DFI. Veritec requested a per transaction fee increase from .43 to .68. They presented the history of loan volume and associated transaction fees from 2015 until the current time. They presented an overview of Veritec’s operating costs, including increase in software development investment, cybersecurity external audit costs (SOC I and II), as well as competitive employment costs. Veritec commented that small loan lending volume in Indiana and nationally is trending downward and has continued trending downward over the last several years. Last fee increase was requested and approved in 2015. During the presentation, Gus Saucerman and Josh Freedman representing A1 Cash Advance both commented as to how a one-time transaction fee increase of this magnitude would affect their small loan business and the costs they would have to absorb. Discussion took place around Indiana law currently prohibiting the transaction fee to be passed on to the small loan borrower. Discussion occurred regarding how the fee increase as proposed for Indiana relates to other states’ current fees and proposed fee increases pending in other states. Members asked a number of questions, and there was robust discussion concerning the amount of the fee increase being requested and the possibility of a phased-in fee increase approach over a period of time. The Members discussed and constructed a phased-in transaction fee for consideration and approval. The transaction fee phased-in increase proposed by the Members was acknowledged as also requiring acceptance by Veritec

Solution's Board. DFI Members put forward that should Veritec Solution's Board believe the phased in increase approved by the DFI Members to be insufficient, Veritec Solutions was invited to return to the DFI with a counter-proposal for consideration.

[Jean Wojtowicz left the meeting by dropping off the call].

Chairman Rice made a motion to approve a per transaction fee increase that may be charged from Veritec Solutions to small loan lenders from .43 to .53 effective January 1, 2020, with a subsequent approved increase from .53 to .68 effective January 1, 2021. Mr. Goetz seconded the motion, and it was approved unanimously by those Members present in person.

2. Presentation of Emergency Rulemaking

Counsel Miller provided a summary of how the federal law changes to the SAFE Act will be implemented into Indiana law as was presented at the June 28, 2019 Members Meeting. The emergency rule was presented in draft form for adoption with an effective date of November 24, 2019, when the federal provisions go into effect, along with a Resolution of the Members declaring an emergency exists, acknowledging adoption of the Emergency Rule as a Final Rule, and instructing Director Fite to submit the same to the Legislative Services Agency for filing and publication. The Rule accomplishes: making certain changes and amendments to existing administrative code sections; amends code references to the Loan Broker Act that was adopted last legislative session; and captures the new provisions in the updated SAFE Act that permits the temporary authority to operate, essentially permitting a new mortgage loan originator license applicant to operate on a temporary basis while their state licensing application is pending. The draft was previously shared with Mr. Dinwiddie and the Indiana Mortgage Bankers Association. Intention of the emergency rule is to do strict adoption of what the federal rule changes require. DFI staff will be finalizing policies and procedures to best administer these changes, along with monitoring the NMLS implementation of temporary authority.

A MOTION was made by Mr. Goetz and seconded by Mr. Bochnowski to execute the Resolution that declares an emergency to undertake the rulemaking, and delegate authority to Director Fite to file and publish the emergency rule with the Legislative Services Agency, and it was approved unanimously. On behalf of the Members, Chairman Rice did executive the Resolution.

E. DIRECTOR'S COMMENTS AND ACTIONS:

1. Deputy Director Michael Fracassa discussed the financial statements which were included in the Members' packets.

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The Department reported a net deficit for the fiscal year ending June 30, 2019, of \$583,591 resulting in a fund balance of \$6,382,848.

REVENUE

Revenue for the fiscal year totaled \$7,942,056 an increase of \$1,739,189 (33%) from the previous fiscal year. This large increase is because of the fee holiday that was in place for Fiscal Year 2018.

Total bank assessments collected increased by \$1,149,439 (28%) in FY 19 totaling \$4,538,215. Bank assets increased by 2%, the additional assessment increase came in due to the removal of the fee holiday.

Credit union annual assessments increased by \$311,277 (37%) in FY 19 totaling \$1,150,313. Credit union assets increased by 4.7%, the additional assessment increase came in due to the removal of the fee holiday.

Additional depository application revenue came in from applications, exams and conversions totaling \$89,000.

Total consumer credit revenue increased by \$303,073 (33.3%) for a total of \$2,165,808. This was mainly due to the FY 18 fee holiday. There were no pawn broker fees paid in FY 2019, as this was intentionally delayed.

EXPENDITURES

Total expenditures for the year were \$8,525,627, an increase of \$839,686 (10.9%) largely coming from a \$944,000 increase in point 1 salary and fringe expenses.

Salary and fringe benefits expenses increased due to several factors:

- March 2018 salary increases which only had a 3 month impact in FY 18 (\$196,000), but a full year impact in FY 19.
- Hiring of an additional 7 (net) employees, which brought the FY average to 63 employees for FY (\$527,000).
- Additional promotions and increased fringe benefit expenses (\$221,000).

Point 2-9 expenses decreased by \$104,109. This decrease is from two major areas: DFI receiving an exemption of SWCAP (agency) fees for FY 19 which totaled \$97,553 in FY 18 and delaying payment of accreditation fees into FY 20 of approximately \$80,000. DFI fees increased in the areas of travel and IT charges.

FUND BALANCE

The fund balance will remain at a healthy level of \$6,382,848 after the FY 19 \$583,591 net loss. The goal is to keep this fund balance at 50% of expenses. For FYE 19 the fund balance is ending at 74.8% of expenses

FINANCIAL PROJECTIONS FOR FY 2020

We expect a significant increase of \$1,078,399 (12.6%) in expenses for FY 2020 which are projected at \$9,604,406. This increase is a result of planned new hires in the consumer credit division, increased travel expenses and one-time fees.

With this in mind we have also increased fees for an increased revenue projection of \$1,563,650 (19.7%), totaling \$9,505,706. The increases come from the increase in depository assessments, volume fees and MLO renewal and application fees.

With the expected increases in expenses and the corresponding increases in revenue, we are projecting a deficit of \$98,340 for FY 20, leaving a healthy fund balance of \$6,284,508 at the end of FY.

LOOKING TO THE FUTURE

Over the next 4 years DFI expects to increase fees slightly each year in order for revenue to keep up with the continued increases in expenses. Each of the next several fiscal years DFI plans to increase revenues enough to come close to break even within each fiscal year.

FINANCIAL STATEMENTS

The following financial information is enclosed for your information:

1. Four year revenue/expenditure summary and projections for FYE 6/30/20
 2. Income Statement FYE 2019
 3. FYE Division Budget for FYE 19/Projection for FYE 20
 4. Revenue and Expenses Broken Down By Division
 5. Revenue, Expense and Fund Balance and Projections for FYE 19/23
 6. Graphs for Revenue, Expense and Fund Balance FYE 19/23
 7. Bank fee revenue history since 6/30/98
 8. Credit Union fee revenue history since 6/30/2000
 9. 5- year summary of Consumer Credit Revenue
 10. History of Consumer Credit Volume Fees
2. Nicole Buskill, General Counsel, presented the Members with an updated Delegation of Authority Order. The Order contained the same delegated powers as the previously approved Order, however it included one additional delegation. The Order included an

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item that permits the Director to initiate and pursue an administrative enforcement action without prior approval from the Members in cases where the Members will act as the Ultimate Authority. Any action taken will be reported to the Members through the delegation of authority report.

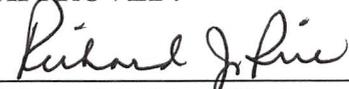
Mr. Goetz made a motion that the Members, by resolution, adopt the Order of Delegation of Duties. Mr. Bochnowski seconded the motion, and it was approved unanimously.

3. Travis Kepner, Governor's Summer Intern for legal, presented to the members on the history of title lending and the current state of title lending in Indiana. Title lending originated in Georgia and is currently legal in 16 states. Car title lenders operate in six additional states by structuring loans to fall under other state credit laws. Currently title lending is not legal in Indiana.
4. 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. Rice moved for adjournment, Mr. Goetz seconded the motion, and it passed unanimously.

APPROVED:


Richard J. Rice, Chairman

ATTEST:


Nicole Buskill, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JULY 11, 2019**

1. CROSSROADS BANK, WABASH, WABASH COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **Menards 3rd Subdivision Lot #4, Warsaw, Kosciusko County, Indiana**. The application was received on June 17, 2019. The branch is to be known as the **Warsaw Branch**. This will be the institution's sixth branch.
APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

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

The bank has applied to the Department for approval to establish a branch office to be located at **34 East Main Street, Bloomfield, Greene County, Indiana**. The application was received on June 17, 2019. The branch is to be known as the **East Main Street Branch**. This will be the institution's fifth branch.
APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

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

The credit union has filed for approval of a proposed Amendment of the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organization into the field of membership of the credit union:

Two Men and a Truck – Fishers, Indiana – 90 members (common bond of occupation as defined by IC 28-7-1-10)

Viking Networks, Inc. – Greenwood, Indiana – 7 members (common bond of occupation as defined by IC 28-7-1-10)

Rowley Security Firm LLC – Indianapolis, Indiana – 45 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JULY 11, 2019**

4. GATEWAY FIRST BANK, JENKS, TULSA COUNTY, OKLAHOMA

An application for issuance of a certificate of admission was received from Gateway First Bank, Jenks, Tulsa County, Oklahoma. Gateway First Bank filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Oklahoma state chartered commercial bank intends to operate loan production offices and conduct loan origination activities to Indiana residents. Gateway First Bank does not have any offices in Indiana at this time. Corporation Service Company, 135 North Pennsylvania Street, Suite 1610, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Gateway First Bank. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)**

DEPUTY APPROVED COD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JULY 22, 2019**

1. **THE STATE BANK OF BURNETTSVILLE, BURNETTSVILLE, WHITE COUNTY, INDIANA**
The State Bank of Burnettsville (the "Bank") has applied for approval of a merger with SBB Bancshares, Inc., Burnettsville, White County, Indiana ("SBB") pursuant to IC 28-1-7. The Bank will be the surviving entity. The Bank is wholly owned by SBB. The application is being filed in connection with the change of control application filed by Mark K and Sarah E. Music to acquire 100% control of the Bank. Immediately following the consummation of the merger of SBB with and into the Bank, it is expected Mark and Sarah Music will purchase all of the outstanding capital stock of the Bank from its shareholders. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TCF

2. **MARK K. AND SARAH E. MUSIC, FORT WAYNE, ALLEN COUNTY, INDIANA**
Mark K. and Sarah E. Music has applied to the Department for a change of control to purchase and acquire 100 percent of the issued and outstanding capital stock of The State Bank of Burnettsville (the "Bank"), Burnettsville, White County, Indiana pursuant to IC 28-1-2-23. The Music's currently do not own, control or hold any shares of the Bank or its bank holding company SBB Bancshares, Inc., Burnettsville, Indiana ("SBB").

SBB will merge with and into the Bank. In connection with the merger, the shares of the Bank will be distributed on a pro rata basis to the former shareholders of SBB. The Music's will immediately thereafter acquire the shares of Bank from such former shareholders of SBB. At the time of the change of control, there will be 1,380 shares of the Bank's common stock authorized and 1,380 shares issued and outstanding. Common stock is the only class of stock authorized and outstanding. The structure does not contemplate the use of a holding company for the Bank or involve an affiliate of the Bank.

The application was received on May 24, 2019. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JULY 24, 2019**

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 **803 South Calhoun Street, Suite 100, Fort Wayne, Allen County, Indiana**. The application was received on July 8, 2019. The branch is to be known as the **Fort Wayne Downtown Branch**. This will be the institution's 62nd branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TCF

2. PUBLIC SERVICE CREDIT UNION, FORT WAYNE, ALLEN COUNTY, INDIANA

The credit union has applied to the Department for approval to relocate its main office from **7017 Old Trail Road, Fort Wayne, Allen County, Indiana** to **4025 West Jefferson Boulevard, Fort Wayne, Allen County, Indiana**. The application was received on July 24, 2019. The expected date to relocate is July 29, 2019. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TCF

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

The credit union has filed for approval of a proposed Amendment of the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organization into the field of membership of the credit union:

imavex – Fishers, Indiana – 14 members (common bond of occupation as defined by IC 28-7-1-10)
Madera Tex Mex BBQ – Indianapolis, Indiana – 20 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JULY 24, 2019**

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

The credit union has filed for approval of a proposed Amendment of the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organization into the field of membership of the credit union:

3D Stone Inc. – Bloomington, Indiana – 55 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TCF

DELEGATED AUTHORITY
July 8, 2019

MORTGAGE LENDING LICENSE APPLICATION

Athas Capital Group, Inc. applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant is not currently licensed with the Department. The applicant is based in Calabasas, California. The applicant is licensed in twenty-seven states. The applicant will be originating first lien mortgage loans. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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



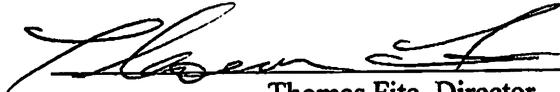
Thomas Fite, Director

DELEGATED AUTHORITY
July 8, 2019

MORTGAGE LENDING LICENSE APPLICATION

Bates Mortgage Group LLC. applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant is not currently licensed with the Department. The applicant is based in Smyrna, Georgia. The applicant is licensed in twenty-one states. The applicant will be originating first lien mortgage loans. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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



Thomas Fite, Director

Delegated Authority
June 28, 2019

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following seventy-seven mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1053786	Alcorn	Kyle	Scott	
1371080	Ali-Washington	Rashid	Amin	
1848765	Amazan	Rodz	Perry	
1759628	Antonoglou	James	Anthony	
1840252	Barnhart	Cody	Wayne	
1684299	Bayles	Aaron	Lee	
1862742	Beiler	Hailee	Nicole	
1161538	Bohinc	Ashly	Carolyn	
1076431	Boji	Stephanie	Lynn	
1359197	Brooks	Stephanie	Marie	
1848614	Brown	Jordan	Mason	
1842638	Brown	Peter	Mark	
1675388	Bunche	Shirelle	Nuthunia	
251383	Burke	Joseph	J	
755925	Castro	Alan	Kenneth	
1104900	Clawson	Donald	Patrick	
963074	Cleaver	Scott	Charles	
1863246	Cohen	Joshua	Abraham	
1243677	Couch	Alexander	David	
1851416	Cruz	Daniel		
1445877	Davis	Michael	David	
1117223	Davison	Zachary	David	
1746595	Dawson	Jalen	Laurence	
1854669	Day	Bryan	Jonathan	
1864928	DelMonte	Gabriella	Michelle	
202232	Demet	Peter		
1863114	DeWolf	Valerie	L	
1452707	Diltz	Christopher	John	
1859502	Doss	Michael	Munro	
1862553	Duong	Andrew		
860285	Dusza	Mark	Louis	
1853936	Escudero	Agustin		
1458964	Francis	Mark	John	
1848620	Galinski	Deborah	Joyce	

149163	Gay	Shelly	Susan
281955	Goland	Becky	Jo
1556494	Gottlieb	Shane	Ford
1859499	Greene	Ricardo	Lige
1866525	Griffis	Nathan	Bradley
1865270	Hagler	Elizabeth	Joyce
1523780	Hammons	River	Chad Pierre
1857367	Hensley	Seth	Louis
1066158	Hoffman	Gina	Marie
1710815	Hoffman	Cody	Michael
1019713	Hollins	Kim	Evette
1847547	Hollon	Harrison	Bryant
1857821	Jefferson	Ashley	Denae
1059070	Johnson	Virginia	Christine
1373401	Kesner	Brianne	
1828296	Kimball	Kyle	Evan
374454	King	Traci	Marie
1860634	Kinworthy	Kendra	Virginia
41605	Langan	James	Francis
1801903	Langrum	Braylon	Marquis
1798996	Lee	Michelle	Dawn
1626993	Maldonado-Gomez	Carlos	Ramon
1369278	Miccolis	Ariana	Michelle
1121111	Miller	David	Barnett
1861787	Montesinos	Noe	
1222681	Musgjerd	Ryan	D
1850129	Patten	Laurence	
282029	Patterson	Joseph	James
1371424	Pierce	Don	Paul
661416	Rivas	Daniel	Alejandro
1835512	Roman	Michael	Paul
1553142	Rosas	Jacob	Luis
870301	Rose	Adam	J
536202	Rush	Melissa	Kirby
217579	Simmons	Curt	Charles
1726024	Solomon	Tyler	William
1611836	Streeter	Juli	Shough
1832943	Titus	Alexander	Daniel
302484	Walls	James	K
168184	Wildman	Kevin	
1763608	Khoga	Zionis	
625387	Yarusinsky	Stephanie	Ann

878355

Zurek

Nicholas

Alexander Bergman

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



Thomas Fite, Director

Delegated Authority
July 12, 2019

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following sixty-five mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
245465	Agee	Brian	Christopher	
1868056	Alvarez-Lopez	Omar	Leonel	
38724	Beam	April	L	
921031	Bell	Thomas	Caleb	
502037	Beshoner	Lawrence	Joseph	Jr.
146657	Bissonnette	Michelle	Lyn	
473357	Bloch	Elliot	Andrew	
1649507	Boyd	Theresa	Pilar	
147955	Brickley	Brendan	Joseph	
1855062	Ciresi	William	Brandon	
1249198	Clarkson	Austin	Phillip	
930140	Crowther	Christopher	Jerome	
272063	Edington	Charles	Daniel	
249217	Erb	James	Ralph	
454291	Farmer	Pamela	Elaine	
1029553	Farthing	Emily	Kathleen	
1832330	Fisher	Jeffrey	Scott	
1845432	Fomin	Egor	Maxim	
234644	Frank	Michael	Lawrence	
1852548	Freeman	Duane	Lamar	
1102167	Giovanni	Juanita	Lashauna	
1607446	Griffin	Letitia	Diona	
1845350	Hakim	Mohamad	Fouad	
563720	Hamilton	James	Earl	
1047104	Hanlon	Gregory Richard	Lawrence	
525351	Harrison	Michael	Jay	
1699015	Harvey	Brandon	Lee	
1845366	Heard	Steven	Lawrence	
1858090	Helsel	Brian	Craig	
1865839	Hernandez	Marcos	DeJesus	Jr
1804896	Homan	Kelsey	Lynn	
1865957	Irvan	Benjamin	Thomas	
1849791	Jarrell	Wilbert	Darius	
1845243	Jennings	Debra	L	

1862575	Jones	Aaron		
1686331	Jones	Logan	Michael	
894425	Kelly	Peter	Alan	
1845193	Khreish	Bernard	Anthony	
908389	Lee	Anthon	T	
1319782	Leone	Kevin	Thomas	
1193977	Maokhamphiou	Jimmy		
1065138	Mates	Russell	Franklin	
1629114	McEnaney	Jessica	Lynn	
1107934	McLane	Morgan	Elizabeth	
531722	Munoz	Marco	Antonio	
257345	Nevrla	Trina	Marie	
894556	Newton	Andrew	Johnson	
667899	Nosratsangar	Peter		
166354	Orrell	Donald	Blaine	
1242276	Paulsen	Robert	Matthew	Jr
1708328	Perkins	Sean	Cameron	
1720932	Potts	Angel	Marie	
1869414	Quick	Sasha	Nicholle	
1064443	Rodgers	Keith	Martin	Jr
351160	Rowe	William	Damon	
1848617	Runge	Karin	Marissa	
1087048	Saarela	Celeste	Marie	
1455534	Schell	Alexander	William	
1865251	Shouse	Scott	Andrew	
177967	Shurgin	Darryl	Ari	
1787270	Snell	Jeremy	M	
1863141	Thompson-Pleyo	Mychaella	Brigale	
1471690	Tirrell	Alice	Marie	
1864469	Van de Riet	Noah	Christian	
190004	Vilsmeier	Paul	Kim	

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



Thomas Fite, Director

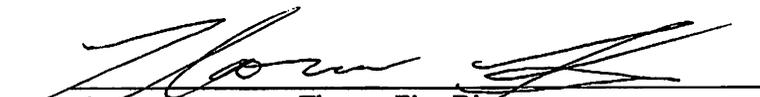
Delegated Authority
July 22, 2019

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following twenty-nine mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1458095	Broadway	Jennifer		
1864630	Brown	James	Tre-Aurthor	
1856579	Burrows	Candace	Lee	
1241148	Bustos	Rebecca	Joanne Barr	
1862946	Carter	Quintin	Bradford	
1697858	Clough	Kevin	Edward	
1856276	Fisher	Matthew	Steven	
1149241	Harris	George	Alan	
131442	Hopson	Aaron	Anthony	
1869996	Jachim	Leslie		
493374	Joseph	Sauasta	Antonie	
1868830	Kaylor	Brandon	Chance	
1867917	Kearney	Joseph	Michael	JR.
1681291	Kirn	Brian	Heywood	
32930	Koengetter	Robert	Scott	
385327	Loftus	Daniel	John	
1838039	McBride	Sarah	Beth	
1867921	McLaughlin	Kevin	William	
1867760	Milto	Nicholas	Michael	
1519986	Pehrson	Brennen		
1868243	Pham	Ann	Tram	
1815375	Rightnour	Justin	Michael	
1580973	Ryan	Nicholas	J	
874904	Schiltz	Eric	Christopher	
720683	Stayton	Lisa	Eleyna	
1758194	Webb	Hannah	M	
1690225	White	Christian	Gerald	
9729	White	Fred	L	
1021110	Wilkinson	Patrick	Wayne	

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


Thomas Fite, Director

Delegated Authority
July 26, 2019

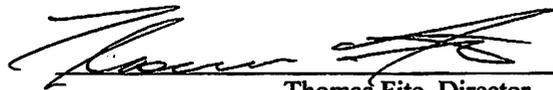
Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following seventy-three mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
628457	Aguilar	Jesse	Ruiz	
684908	Ashba	Tara	L	
1432481	Ashley	Jonathan	Lloyd	
1817423	Avila	Jewlian	Lorenzo	
1408749	Bernier	John	Phillip	
1868837	Berry	Steven	Alan	
1822497	Bianco-Abassi	Lisa	Ann	
1379788	Bishop	Christine	Marie	
1871544	Booth	Douglas	Henry	
1753663	Booth	Meara	Lani	
1875219	Cajuste	Mark	Jefferson	
1815022	Camp-Yeomans	Joshua	Michael	
1864681	Christofferson	Kelsey	Ann	
1452499	Cornejo	Reynaldo		
1559972	Day	Jacob	Donald	
1871482	De Cesare	Matthew	Mario	
740338	Dewitt	Lindsey M		
1861800	Dickinson	Aaron	Michael	
754099	Ernest	Shannon		
210085	Erwin	Marc	Robert	
949783	Fenner	Tia		
1670433	Flagg	Kody	Austin	
1522787	Garrett	Chad	Carrington	
1372690	Garrett	John		
1573461	Gordon	Michael	David	
1869080	Graf	Alexander	Michael	
175162	Grudzinski	Donald	Allen	
1866612	Hanic	Stephanie	Michelle	
1864232	Hill	Jason	Alexander	
1865703	Hong	Kim		
206546	Hoogendyk	Jill	Ann	
1872349	Hunt	William	Thomas	
1430475	Jackson	David	Earl	
1864920	Jones	Savannah	Mae	

1866538	Khosravighasemabadi	Ashkan		
901286	Kirk	Gabriel	Richard	
1068748	Kirk	Patrick	Mark	
987671	Krieger	Shannon	Marie	
1872348	Lantrip	Ray	Anthony	Jr
1850531	Laxamana	Jay-Abel	Matias	
1864476	Leu	Eric	Christopher	
175800	Manzella	Christopher	Charles	
286649	McGuinness	Jeffrey	David	
1454516	Miller	Scott	Kenneth	
1656501	Nichols	Lisa	Katherine	
1875079	Nixon	Scott	Michael	
1539231	Portilla	Jill	Keri	
998921	Price	James	Joseph	
1828222	Przygocki	John	Henry	
505110	Rafferty	Julia	Hayes	
319424	Reihani-Kashani	Shanin		
1873818	Rinaldi	Seth	Anthony	
1863959	Roberts	Robert	Cole	
1530954	Rossberg	Christopher	Stephan	
1865744	Salcedo	Jorge	Orlando	
1866652	Schaefer	Samantha	Rose	
1873741	Scroggins	Christopher	Vincent	Jr.
1872968	Shajari	Iman		
1859635	Slaughter	Avaian	Dinan	
134004	Stearns	Thomas	Michael	
1861966	Stoecklein	Cole	Patrick	
1160174	Stracensky	Keith	Charles	
1864483	Sutton	Thomas	Awkit	
496723	Taylor	George	Ernest	Jr
223623	Tierney	Matthew	L	
1294766	Tran	Dan		
410035	Turgiss	Keith	Wallace	
1309257	Wagner	Kyle	Andrew	
1736537	Warren	Scott	James	
1870884	Weber	John	Robert	
1535592	Williams	Charles	Harrison	V
1866055	Wilusz	Nathan	Edward	
487724	Yerke	Mark	Stephen	

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 Thomas Fite, Director