

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
December 19, 2019

The Members of the Department of Financial Institutions met at 1:30 p.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; Christopher Dietz, Deputy Director, Depository Division; Michael Fracassa, Deputy Director, Administration Division; Lyndsay Miller, Acting Deputy Director, Consumer Credit, General Counsel and Secretary; Nicole Buskill, General Counsel; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary, Bank Division; Luke VanNatter, Field Manager, Consumer Credit; and Sharmaine Stewart, Administrative Assistant. Also present was visitors Brett Ashton and Charles Richart representing Kreig DeVault; John Newett and Justin Sinders representing Indiana Members Credit Union and John Tanselle representing Smith Amundsen.

I. EXECUTIVE SESSION: 1:42 p.m.

- A. Discussion of strategy with respect to pending litigation, as well as discussion of records classified as confidential by state statute. The Executive Session is authorized by Ind. Code § 5-14-1.5-6.1(b)(2)(B) and Ind. Code § 5-14-1.5-6.1(b)(7).

CERTIFICATION:

The Department certifies that the business discussed in the Executive Session was limited only to business that was set out in the Department's Notice of Meeting and Agenda under the heading of "Executive Session." All action taken by the Department, if any, relating to the business discussed in the Executive Session was conducted in the public session.

II. PUBLIC SESSION: 1:57 p.m.

- A. Members Present: Mark Schroeder, Vice Chairman; Thomas C. Fite, Director; Donald E. Goetz, and Jean Wojtowicz. Richard J. Rice, Chairman and Benjamin Bochnowski were present via teleconference.
- B. Date of next meeting: January 9, 2020 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Vice Chairman Schroeder entertained a motion to approve the minutes of the November 14, 2019 meeting.

Ms. Wojtowicz moved approval of the minutes; Chairman Rice seconded the motion and the motion passed unanimously.

Minutes of Members' Meeting

December 19, 2019

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D. BANK DIVISION:

1. Indiana Members Credit Union, Indianapolis, Marion County, Indiana The Commerce Bank, Evansville, Vanderburgh County, Indiana

Mr. Kirk Schreiber, Senior Depository Analyst presented these two applications. Representing Indiana Members Credit Union were Attorneys from Krieg DeVault, LLP Brett Ashton, Charles Schwabe, Charles Richart, Maria Vladimorilan, Indiana Members Credit Union Officers John Newett, Justin Sindors and Tom Wellman. Representing The Commerce Bank was John Tanselle from Smith Admundsen LLC. Mr. Schreiber informed the Members that Indiana Members Credit Union ("Indiana Members") submitted an application and Board Resolution to purchase all of the assets of The Commerce Bank ("Commerce Bank") pursuant to IC 28-1-8-6. Commerce Bank also submitted an application and Board Resolution to sale all of the assets of the bank to Indiana Members pursuant IC 28-1-8.

The Purchase and Assumption Agreement between Indiana Members, Commerce Bank, and First Light Bancorp, Inc., a Bank Holding Company for Commerce Bank sets the terms and conditions upon which Indiana Members Union will purchase all the assets and assume significantly all the liabilities of Commerce Bank.

Indiana Members will assume all deposit liabilities at closing. All deposit liabilities will be insured by the NCUA due to the Low Income Designation ("LID") of Indiana Members. The Department is requiring that all depositors qualify for membership under Indiana Members approved Field of Membership. Additionally, Indiana Members proposes to expand its Field of Membership to serve persons who reside or are employed within Clark, Floyd, Gibson, Posey, Vanderburgh and Warrick Counties in Indiana and Henderson County in Kentucky, as both Commerce Bank and Indiana Members have member presence in these areas.

Additionally, Mr. Schreiber informed the Members that after the closing of the Purchase and Assumption transaction for Indiana Members and the Sale of Assets by Commerce Bank, the shell charter of Commerce Bank will apply to merge with and into First Light after winding up the affairs of Commerce Bank.

Mr. Schreiber concluded that it was the opinion of the staff that all of the statutory requirements of IC 28-1-8-6 have been satisfactorily met and it is recommend the Board Resolution and Application for the Purchase and Assumption of all assets of Commerce Bank by Indiana Members be approved. It is also the opinion of the staff that the statutory requirements of IC 28-1-8-3 have been satisfactorily met and it is recommended that the sale of all of the assets of Commerce Bank to Indiana Members be approved.

The approval of both applications are conditioned upon: conditioned upon: 1. Written approval by the FDIC and the NCUA; 2. At no point during the transaction is there a lapse

in deposit/share insurance for any depositor of the bank; 3. Bank customers affirmatively join Indiana Members Credit Union membership within 180 days of the transaction closing date, assuming the bank customers qualify for membership under Indiana Members Credit Union's granted Field of Membership. If a bank customer does not qualify for Field of Membership or does not affirmatively join Indiana Members Credit Union for any reason, those customer accounts must be closed within 180 days from the transaction closing date. Indiana Members Credit Union shall provide a full report of this process to the Department within 30 days following the close of the 180 day period; 4. The Field of Membership expansion is contingent upon the approval of the Kentucky Department of Financial Institutions; and, 5. After closing of the Purchase and Assumption, Commerce must merge with and into First Light.

After Mr. Schreiber's presentation, the Members had a short discussion about the transaction including Field of Membership eligibility requirements, and considerations of capital and risk. The staff addressed all of the Members questions.

A motion for approval of the application of Indiana Members to purchase all the assets of Commerce Bank was made by Mr. Goetz and seconded by Ms. Wojtowicz. The application was approved 6-0.

A motion for approval of the application of Commerce Bank to purchase all the assets to Indiana Members was made by Ms. Wojtowicz and seconded by Mr. Goetz. The application was approved 6-0.

E. CONSUMER CREDIT DIVISION:

1. Liberty Mortgage Company. (Revocation of Mortgage Lending License)

Counsel Miller presented the Consumer Credit staff's recommendation to the Members that Liberty Mortgage Company, Inc.'s Mortgage Lending License, LIC ID 16950, be revoked. Based on the information presented, the Members determined that Liberty Mortgage Company, Inc. no longer meets the licensing qualifications required by Indiana law, and for that and other statutory reasons reflected in the draft Revocation Order, a license revocation order should be issued.

A Motion was made by Mr. Goetz and seconded by Ms. Wojtowicz. A roll call vote was taken, and it was unanimous. On behalf of the Members, Vice Chairman Schroeder executed the Revocation Order, which was attested to by Counsel Nicole Buskill.

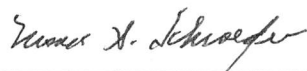
F. DIRECTOR'S COMMENTS AND ACTIONS:

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

OTHER BUSINESS:

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

APPROVED:



Mark Schroeder, Vice Chairman

ATTEST:



Nicole Buskill, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY
NOVEMBER 20, 2019**

1. COMMUNITY FIRST BANK OF INDIANA, KOKOMO, HOWARD COUNTY, INDIANA

The bank has applied to the Department for approval to relocate a branch office from **5570 Pebble Village Lane, Suite 400, Noblesville, Hamilton County, Indiana** to **17661 Village Center Drive, Noblesville, Hamilton County, Indiana**. The application was received on November 12, 2019. The branch is to be known as the **Hamilton County Branch**. The bank will continue to have five branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. TECH CREDIT UNION, CROWN POINT, LAKE COUNTY, INDIANA

The credit union has applied to the Department for approval to establish a branch office to be located at **401 State Road 149, Valparaiso, Porter County, Indiana**. The application was received on November 4, 2019. The branch is to be known as the **State Road 149 Branch**. This will be the institution's ninth 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 organizations into the field of membership of the credit union:

United Rentals – Indianapolis, Indiana – 63 members (common bond of occupation as defined by IC 28-7-1-10)

United Home Healthcare – Indianapolis, Indiana – 120 members (common bond of occupation as defined by IC 28-7-1-10)

Ennis Fabrics – Plainfield, Indiana – 8 members (common bond of occupation as defined by IC 28-7-1-10)

Infinity Staffing Solutions, LLC – Indianapolis, Indiana – 225 members (common bond of occupation as defined by IC 28-7-1-10)

Bosna Enterprises – Indianapolis, Indiana – 202 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 BY THE DIRECTOR
NOVEMBER 20, 2019**

1. **INDIANA MEMBERS CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA**
Indiana members Credit Union has applied to the Department for permission to amend Article VI of its Articles of Incorporation. The amendment to Article VI will change the par value of the member shares from \$50.00 to \$5.00. The effective date of the amendment will be immediate upon filing with the Indiana Secretary of State. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

DELEGATED AUTHORITY
November 15, 2019

MORTGAGE LENDING LICENSE APPLICATION

Gershman Investment Corp. d/b/a Gershman Mortgage applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant has not held a license with the Department. The applicant is based in Chesterfield, Missouri. The applicant is licensed in eleven states. The applicant will be originating first lien and subordinate lien mortgage loans and engaging in third party mortgage loan processing and underwriting. 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
November 15, 2019**

MORTGAGE LENDING LICENSE APPLICATION

NewCastle Home Loans, LLC applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant held a Mortgage Lending license (17093) with the Department from June 8, 2012 until June 21, 2019. The applicant surrendered the license due to lack of Indiana mortgage loan volume. The applicant is based in Chicago, Illinois. The applicant is licensed in five states. The applicant will be originating first lien and subordinate 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

A handwritten signature in black ink, appearing to read 'Thomas Fite', is written over a solid horizontal line.

Thomas Fite, Director

DELEGATED AUTHORITY
November 15, 2019

CONSUMER LOAN LICENSE APPLICATION

Tally Technologies, Inc. applied for a consumer loan license. The applicant is not currently licensed or registered with the Department. The applicant will be offering to Indiana consumers unsecured open-end lines of credit for credit card debt consolidation. The applicant is based in San Francisco, California. The applicant is operating as a lender in thirty-one states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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



Thomas Fite, Director

DELEGATED AUTHORITY
November 19, 2019

MORTGAGE LENDING LICENSE CHANGE IN CONTROL APPLICATION

The Home Lending Group, LLC (34702) applied for a change of control in direct ownership for its Mortgage Lending license as required by IC 24-4.4-2-406(2) and IC 24-4.5-3-515(2). On May 23, 2019, the licensee filed an advanced change notice in the Nationwide Multi-State Licensing System (NMLS) for a change in control. On May 20, 2019, Grube Family Investors, LLC and all the licensee's minority shareholders entered into a purchase agreement with Charles Myers to sell 100% of the ownership in the licensee to Charles Myers. Charles Myers has been a 10% Class B stock holder in the license since February 8, 2011. The transaction occurred on May 20, 2019. The staff's review finds that the financial responsibility, character, and fitness of the licensee, its officers, and its directors are such as to warrant belief that the interests of the owners and creditors of the licensee and the interests of the public generally will not be jeopardized by the proposed change as stipulated in IC 24-4.4-2-406(4) and IC 24-4.5-3-515(4). The change of control of the licensee is recommended for approval. (LHM)

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


Thomas Fite, Director

**DELEGATED AUTHORITY
December 9, 2019**

CONSUMER LOAN LICENSE APPLICATION

Thrive Financial Inc. applied for a consumer loan license. The applicant is not currently licensed or registered with the Department. The applicant will be offering to Indiana consumers unsecured loans marketed to college students. The applicant has indicated they will not be offering private education loans as defined under federal law, but will be offering loans for education-related expenses. The applicant is based in San Francisco, California. The applicant is operating as a lender in nineteen 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. (LHM)

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



Thomas Fite, Director

DELEGATED AUTHORITY
December 9, 2019

MONEY TRANSMITTER LICENSE APPLICATION

Bakkt Marketplace, LLC applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. The applicant is participating in the Multi-State Money Services Businesses Licensing Agreement (MMLA) Program. The purpose of the MMLA Program is to create a more efficient money services business licensing process among state regulators. The applicant is not currently licensed with the Department. The applicant is based in Atlanta, Georgia. The applicant is currently licensed in seventeen states. The applicant will be offering consumers stored value accounts that hold fiat and virtual currency. The stored value accounts can be used to buy virtual currency, sell virtual currency, and pay merchants. Since the Money Transmission license is issued only for consumer purpose fiat money transmissions, the applicant has agreed to place a statement on its website to alert consumers that the license does not cover virtual currency transmissions. 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. (LHM)

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


Thomas Fite, Director

DELEGATED AUTHORITY
December 9, 2019

MONEY TRANSMITTER LICENSE APPLICATION

Omnex Group, Inc. applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. The applicant is not currently licensed with the Department. The applicant is based in Englewood Cliffs, New Jersey. The applicant is currently licensed in thirty-four states. The applicant will be offering consumers money transmission services primarily to Mexico, Vietnam, Guatemala, and the Dominican Republic through its online platform. 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. (LHM)

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



Thomas Fite, Director

DELEGATED AUTHORITY
December 9, 2019

MORTGAGE LENDING LICENSE APPLICATION

Synergy One Lending, Inc. (d/b/a Retirement Funding Solutions; Synergy One Lending; and Mutual of Omaha Mortgage) applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant previously held an Indiana DFI Mortgage Lending license from May 8, 2015 until November 1, 2018. The license was previously surrendered because the applicant was purchased by Mutual of Omaha Bank. The applicant is seeking new licensure because of a future planned change in the applicant's ownership structure that will result in the applicant no longer being owned as a subsidiary of a depository institution. The change in ownership is currently scheduled to occur on December 31, 2019. The applicant is based in San Diego, California. The applicant is licensed in thirty-five states. The applicant will be originating first lien and subordinate 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
November 14, 2019**

Mortgage Loan Originator Applications

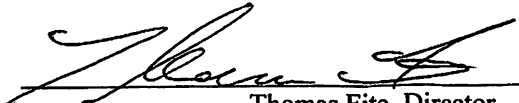
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following eighty-five mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed 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
1798013	Acosta	Miguel	Barron	
900662	Amora	Stephanie	Nicole	
1861983	Angelo	Christopher	Paul	
1890950	Barskile	Andrew	Malachi	
1128510	Bassett	Patrick	Whayne	
1892461	Beebe	Gavin	Thomas	
1902928	Bobbitt	Elisa	Marie	
22835	Boyle	Gregory	Neil	
1230865	Branda	Gustavo	Daniel	
896659	Byars	Lee	J	
1685718	Chemnitz	Amin	B	
1601008	Climaco	Billy	Nelson	
1861756	Collins	Clayton	Todd	
625946	Cooper	Jack Hardy		
139540	Costakos	Peter		III
1906839	Crawford	Alexis	Vera Haley	
1886727	Cuico	Gerald	Christian	
1902738	Dillon	Douglas	Paul	
1459936	Dyer	David	Alexander	
989670	Escobar	Hector	Josh	
73526	Evans	Dylan	Paul	
211580	Farrell	Michael	Patrick	
1751922	Fawaz	Hadi	Adel	
1395794	Franzi	Taylor	M	
1442435	Garcia	Elizabeth	Gail Lorraine	
1055444	Gibson	Jessica	Lee	
1716241	Gibson	Margaret	Luprete	
1544372	Gonzalez	Jarrod	James	
1870904	Gonzalez	Mark	Anthony	
1879405	Grinage	Robert	Todd	
1861977	Hammock	Scott	Andrew	
1698854	Harman	Kyle	Lee	
1894749	Harrell	Tiffany	Rose	
1789719	Hernandez	Rosendo	Andres	Jr

1855074	Hong	Jason	Jun Kee	
1662405	Huff	Leana	Lameshia	
1262992	Jagnoun	Milad		
1880426	Jaramillo	Leticia		
1901441	Johnson	Christopher	Ray	
101940	Johnson	Todd	William	
1815782	Kalvakhi	Yasaman		
1548738	Kanellias	Nicholas	John	
1127343	Kass	Ryan	David	
757346	Keenan	Charles	Edward	
1848993	Keener	Arthur	Lloyd	Jr
226809	Lambert	Loree	Jean	
1300727	Lawyer	Jessica	Marie	
1865954	Lederman	Janet	Ann	
766451	Leis	Robert	Todd	
1695785	Leonard	Aaron	Eugene	
1887999	Lindemann	Justin	Norman	
575505	Lopez	Rudy		
1500276	Mabry	Joshua	Daniel	
1090097	Maloney	Chris	S	
1675647	McClellan	Lauren	Michelle	
1910673	McCulloch	Deborah	Ann	
1905034	McNulty	Caitlin	Tamara	
1909471	Medrano	Luis	Fernando	
1712865	Merricle	Jenson	Lee	
1500737	Mitchell	Timothy	Adam	
1698915	Moore	Chantel	Helen	
1889478	Myers	Avery	Jamal	
1887896	Ntumba	Jerry	Kaboyi	
1401436	Ohnemus	James	Francis	
1884789	Perkins	Dezmond	Raymel	
320386	Pineyro	Carmen	Julia	
1463416	Pogue	Theresa	Francine	
1884631	Post	Andrew	Yuichi	
1117013	Proverbs	Shannon	Balanon	
309793	Rice	Ronald	David	
154863	Rickert	John Riley		
1877039	Romweber	Taylor	Anne	
1541545	Satti	Filza		
1864888	Schweizer	Paul	Walter	
1869053	Shifferd	Stefanie	Lynn	
1766067	Smith	David	Allen	
375477	Stelzer	David	A	
1745636	Stratton	Haley	Erin	

1520314	Timpson	Jesse	Michael
1766712	Tippit	Kurtis	Shawn
1871884	Triggs	Christopher	Alexander
1097412	Ulrichs	Eric Lowell	
1869043	Vega	Raul Anthony	III
1497610	Vente	Michael	Paul
1861729	Yebisu	Nicholas	Keli i

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



Thomas Fite, Director

Delegated Authority
November 20, 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 fifty-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
1476348	Acosta	Roger	Dale	Jr.
633598	Aghili	Fred		
869546	Anderson	Darnell		
1890086	Arnold-Brown	Aaron	Todd	
311622	Arroyo	Lisa Sophia		
1862356	Bryan	Autumn	Lacy	
1559252	Cable	Haley	D	
648956	Caine	Melissa	J	
1774284	Caldwell	Michael	James	
1880015	Cawley	Johnathan	Bradley	
1514256	Cisneros	Mayra	Alejandra	
1899118	Claussen	Hunter	Charles	
839679	Crutchfield	Adam	Jacob	
1836692	Derr	Mackenzie	Helms	
1252630	Douglass	Elisabeth	G	
1651432	Dunham	Michael	Brian	
1859497	Dunlap	Thomas	Robert	
1907250	Eggemeyer	Ryan	August	
1593778	Faber	Adam	Harrison	
1914168	Garrett	Rachel	Beth	
1622009	Gillespie	Jason	Morris	
1847567	Gressgott	David	Michael	
383687	Gutierrez	Benjamin		
1436088	Handley	Sunshine	A	
1578764	Hunt	Jordan	Taylor	
1483318	Jeffries	Blake	Ryan	
1778078	Johnson	Owen	Lee	
1908154	Johnson	Lynel	Jerome	
1902268	Keyes	Chelsea	Estelle	
1913789	Le	Thomas	Van	
1810144	Maybee	Julie	Dana	
1590180	Mayes	Adriane	Evette	
1021230	McCreadie	Ryan	Trenton	
1853156	McKay	Sarah	Danielle	

1833740	Merchan	Leonardo	Andres
1841493	Moreland	Marcus	Christopher
1112089	Nimmo	Andrew	Thomas
1884801	Nutter	Jordan	Terese
912634	Ogden	Jeffrey	Hansen
519551	Patel	Mamta	Ramjibhai
1713085	Pena	Brian	Patrick
323373	Porter	Dawn	Marie
310852	RAO	Renuka	Goli
1594257	Reyelts	Morgan	Leigh
1039969	Robinson	Noah	
1473184	Rodney	Nia	Nakita
1903304	Samba	Christopher	Ansumana
453410	Scarzella	Maria	
1793938	Shih	May	Ching Wei
1912694	Simontis	Kevin	Gerard
1889854	Timpson	Guinevere	
1898816	Tressler	Shane	Nicholas
1375635	Wilson	Jasmine	Nicole
1871811	Young-Miller	Daniel	Max
1830439	Zuniga	Rolando	Josue

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



Thomas Fite, Director

Delegated Authority
November 27, 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 forty-eight 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
563143	Anderson	Richard	L	
1870761	Baratelle	Anthony	James	
1812817	Bean	Charles	Ray	
1742558	Bradford	Tanner	Lee	
143043	Braun	Lee M		
210965	Brotman	Andrew	Ryan	
1456689	Busalacchi	Eric	James	
1546577	Cartledge	William	K	
434517	Cooper	Joel	M	
1290129	Cromwell	Andrew	Philip	
1812014	Ewing	Ryan	Nicholas	
1884084	Fallahi-Ardekani	Emon		
1912630	Farnen	Elizabeth	Jane	
1851553	Fishman	Evan	Ross	
1884104	Griffo	Joshua	Atwell	
886450	Hakun	Michael	Charles	
448718	Hauser	Bradley	Fortune	
1848242	Hepburn	Donna	Leah	
629242	Huse	Justin	Michael	
1911710	Hutcherson	Camra	Suzanne	
1828128	Jarvis	Brenda	Sue	
1050389	Jay	Robert	Douglas	
1874856	Jones	Justin	Robert	
1888643	Kistner	Nicholas	Adam	
345890	Ladner	James	Destin	
1392293	Mannino	Deborah	Lynne	
1907751	Melgar	Jerson		
362441	Meranda	Tania	Mariela	
129193	Miller	Michael	S	
1470788	Na	Anthony		
1889857	Nardizzi	Matthew	Justin	
1898194	Nelson	Jeffrey		
261516	Nuckols	Christopher	Paul	
1889440	Parks	Randall	Mathew	

1886696	Plohr	Sheena May	Nacario
1885488	Quenton	Erick	Louis
395335	Rizzo	Fernando	Daniel
72073	Russo	Michael	Keith
1903095	Salomon	Valine	
1638634	St Laurent	Jeremy	Normand
461929	Steele	Patricia	Lee
1495802	Sweeney	Josefina	
416953	Taylor	Shirlonda	Nicole
1524143	Thompson	Michael	Lorraine
1771771	Trang	Diem	N
915728	Wildes	Randy	Wayne
1781437	Wilkins	Amanda	Raye
1843196	Williams	Richard	Kimble

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



Thomas Fite, Director

**Delegated Authority
December 9, 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 eighty 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
1858699	Abutaleb	Hasan	Q	
42155	Arroyo	David	Lewis	
1896095	Arthur	Zane	Harrison	
1109893	Arthur	Jacob	Oral	
1417115	Barron	Daniel	S	
1723704	Beam	Garrett	Taylor	
1632217	Beard-Reed	Brandon	Royce	
1911573	Bentley	Alan	Wayne	
8378	Bishop	Raymond	Paul	Jr.
256846	Blair	Barbara	Jean	
1906176	Bledsoe	Jordan	Ray	
1683406	Borunda	Benjamin	Kenyon Cruz	
61535	Bowers	Michael	A.	
854245	Breschi	Carl Louis		
1470262	Brueggeman	Lindsey	Marie	
1428558	Bruischat	Jeffrey	James	
355543	Bukszar	Matthew	Carl	
1036353	Cahill	Ryon		
1891343	Calderon Bravo	Juan	Fernando	
914445	Campos	Roberto		
1012341	Caraccio	Anthony	Vincent	
1669557	Conaway	Benjamin	R	
1895159	Cook	AlexJ.		
22950	Coyne	Gilbert	Girard	
1903192	Crossland	Hunter	Ried	
1883221	Deskin	Gregory	Lee	
525359	Ellingsen	David	G	
657454	Ferguson	LaDonna		
1838835	Freeman	Aelana	Morgan	
90541	Fry	Zebulon	Lewis	
1881132	Fundzak	Nicholas	Jerry	
1883818	Goodman Robinson	Jaala		
1223663	Govea	Angel	David	

344858	Grassi	Robert	Edward	
1064996	Gray	Keith	Michael	
1177090	Gregg	Travis		
1913206	Grimm	Lyndsey	Jordan	
353828	Halliday-Otten	Kathryn	Mary	
1512629	Hoon	Landon		
459954	Hudson	Selena	Dietrich	
30177	Hudson	Albert	Vernon	IV
1913856	Hutcheson	Jessica	Lynn	
1407043	Huynh	Quyen	Le Thi	
1793461	Hwang	William	Joshua	
7675	Jaenke	Todd	Theodore	
187698	Jevtic	Boban		
1429134	Jimenez	George		
1905439	Jones	Aaron	Rasaad	
1052377	Kim	Andrew	Sunhwan	
1889690	King	Mitchell	Alexander	
1472083	Klinko	Alex	David	
170761	Kraus	Gerald	Edward	
1590154	Laufersweiler	Samuel	Mark	
228182	Libman	Lawrence	S	
1914414	Litwak	Howard		
631458	Matas	Daniel		
1208193	Morgan	Omolade		
1586764	Morris	Brendan	C	
1904927	Munoz	Adriana	Aguilar	
913047	Murray	Kevin	Michael	
1892916	Murray	Connor	Michael	
1848459	Olson	Amanda	Paige	
1914911	Pearson	Jessica	Leigh	
202906	Phras	Steven	T	
1922666	Pinckard	Ashlyn	Rose	
215895	Powers	Gregory	Brabant	
485912	Proctor	Richard	Steven	
1578485	Pucella	Adam	Anastasio	
408757	Rigwood	Anne	Marie	
525401	Stemen	Ann Marie		
1373137	Stockstill	John	Mark	
840317	Stolbom	Nancy		
1859364	Vadas	Allison	Nicole	
1905137	Wayman	Cassandra	Lee	
1551997	Weaver	Caleb	Nathaniel	
562084	Webster	Dirk	E	

1391202	Williamson	Nicholas	Eugene
207376	Wilson	James	Patrick
18471	Zolkos	Norman	Paul
1510134	Faraj	Moussa	Jamal

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



Thomas Fite, Director