

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
January 14, 2021

The Members of the Department of Financial Institutions virtually met at 10:00 a.m., EDT. Present from the Department were Thomas C. Fite, Director; Christopher Dietz, Deputy Director, Depository Division; Lyndsay Miller, Deputy Director, Consumer Credit Division; Michael Fracassa, Deputy Director, Administration Division; Troy Pogue, Chief Operations Officer; Deron Thompson, Depository Supervisor; Nicole Buskill, General Counsel and Secretary; Brad Stone, IT Director; Robert Payne, Field Manager; Cameron Gerst, Financial Examiner; Michelle Schwartz, Financial Examiner; Steven Ratliff, Financial Examiner; William Schrensky, Financial Examiner; Luke Baumgardner, Financial Examiner; Adam Brinegar, Financial Examiner; Robert Benton; Financial Examiner; Olivia Gogel, Financial Examiner; and Sharmaine Stewart, Administrative Assistant. Also present was Thomas Maxwell with Barnes & Thornburg LLP and Chris Beaumont with Indiana Credit Union League.

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

- A. Discussion of records classified as confidential by state or federal statute, authorized under Ind. Code § 5-14-1.5-6.1(b)(7).

II. PUBLIC SESSION: 10:47 a.m.

- A. Members Present: Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Thomas C. Fite, Director; Jean Wojtowicz, Donald E. Goetz and Benjamin Bochnowski
- B. Date of next meeting: February 11, 2021 @ 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 November 12, 2020 meeting.

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

Ms. Buskill called roll for a vote. Richard Rice, Mark Schroeder, Jean Wojtowicz, Ben Bochnowski, Don Goetz, and Tom Fite all voted yes. The minutes were approved 6-0.

D. BANK DIVISION:

The Elberfeld State Bank, Elberfeld, Warrick County, Indiana

Depository Division Deputy Director Christopher Dietz presented The Elberfeld State Bank's, Elberfeld, IN application to sell all its assets and substantially all its liabilities to

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Heritage Federal Credit Union, Newburgh, IN per IC 28-1-8. Tom Maxwell represented Elberfeld State Bank at the meeting. Subsequent to this transaction, the Elberfeld State Bank will merge into its bank holding company, ESB Bancorp, Inc. and the holding company will dissolve under general corporation law. Deputy Director Dietz explained the details of the transaction and the approval considerations for the DFI Members.

Mr. Bochnowski provided several comments on the transaction price and the level of earnings accretion. Mr. Bochnowski mentioned that this deal, along with other recent transactions similar to this, seem to have deal prices in excess what bank-to-bank mergers are commanding in this pandemic environment and pricing seems on the surface difficult to justify based on valuations in a highly uncertain economic situation.

Mr. Schroeder mentioned that the market should be the driver of transaction price, but regulators need to focus on the safety and soundness impacts of the deal price for the institution and the safety and soundness aspects of the overall transaction. Mr. Schroeder mentioned some apprehension with the net worth level of the acquirer. Mr. Goetz and Mr. Bochnowski concurred with Mr. Schroeder.

Ms. Wojtowicz questioned the level of the regulatory net worth ratio of the credit union during this pandemic period and she also raised concerns about what appears to be a substantial increase in commercial related lending balances in relation to the previous asset mix of the acquiring institution. Ms. Wojtowicz mentioned she may have significant concerns with these two items if this was a state-chartered credit union as the acquirer in a transaction like this. Chairman Rice, Mr. Bochnowski, Mr. Goetz, and Mr. Schroeder all concurred that a transaction with these financial metrics would be concerning to them if this involved a state-chartered institution as the surviving entity.

Director Fite asked the Members that while in this transaction the DFI does not have any regulatory or statutory oversight of the acquiring institution, if the Members would like a letter drafted to the NCUA from either the DFI Director or the Members regarding their apprehension with this transaction. Chairman Rice and Mr. Bochnowski supported the Director drafting a letter to the NCUA outlining their concerns with the net worth level and balance sheet mix shift. Mr. Goetz asked if this letter would be an overreach and wound the DFI's relationship with the NCUA, given the DFI has no approval authority from a safety and soundness aspect in this transaction as it is an NCUA decision. Chairman Rice and Mr. Bochnowski felt the DFI Director should go on record with the NCUA about the Member's concerns with the transaction from a safety and soundness standpoint.

Mr. Bochnowski made a motion to approve the transaction but also for the DFI Director to send a letter to the NCUA discussing the safety and soundness concerns of the Members. Mr. Schroeder seconded the motion.

Ms. Buskill called roll for a vote. Richard Rice, Mark Schroeder, Jean Wojtowicz, Ben Bochnowski, Don Goetz, and Tom Fite all voted yes. The minutes were approved 6-0.

E. CONSUMER CREDIT DIVISION:

1. Statewide Examination System (SES) Overview. (Robert Payne, Field Manager, Mortgage Team Leader)

Field Manager Payne presented a power point presentation to the Members which gave an overview of the State Examination System (SES), the Consumer Credit Division's onboarding and use of the system, and the capabilities and efficiencies it offers, both in an examination and regulatory information sharing context.

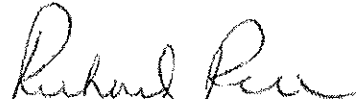
F. DIRECTOR'S COMMENTS AND ACTIONS:

1. New Hire Introductions
2. Director Fite advised the Members of actions taken pursuant to Delegated Authority.
3. Other Matters

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, Ms. Wojtowicz seconded the motion, and it passed unanimously.

APPROVED:


Richard Rice, Chairman

ATTEST:


Nicole Buskill, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY
NOVEMBER 16, 2020**

1. **FIRST FARMERS BANK & TRUST COMPANY, CONVERSE, MIAMI COUNTY, INDIANA**
The bank has applied to the Department for approval to establish a branch office to be located at **858 North Broadway, Peru, Miami County, Indiana**. The application was received on November 2, 2020. The branch is to be known as the **Peru North Branch**. This will be the institution's 35th branch.
APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED 

DIRECTOR APPROVED 

2. **TEACHERS CREDIT UNION, SOUTH BEND, ST. JOSEPH 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:

Hall Whitener Investments dba Vicksburg Chrysler Dodge Jeep Ram – Vicksburg, Michigan – 32 members (common bond of occupation as defined by IC 28-7-1-10)

Houghton Lake Ace Hardware, Inc. – Glennie, Michigan – 200 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED 

DIRECTOR APPROVED 

3. **PROFESSIONAL POLICE OFFICERS 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 organizations into the field of membership of the credit union:

Warren Township School Police Department – Indianapolis, IN – 6 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED 

DIRECTOR APPROVED 

**ACTION TAKEN UNDER DELEGATED AUTHORITY
DECEMBER 9, 2020**

1. TEACHERS CREDIT UNION, SOUTH BEND, ST. JOSEPH 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:

Riverside 2020, LLC – Fennville, Michigan – 1 member (common bond of occupation as defined by IC 28-7-1-10)

Body Works Medical Center – Carol Stream, Illinois – 13 members (common bond of occupation as defined by IC 28-7-1-10)

Sherron Properties – Vicksburg Fennville, Michigan – 1 member (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED 

DIRECTOR APPROVED 

2. 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:

Weaver Popcorn – Carmel, Indiana – 537 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED 

DIRECTOR APPROVED 

3. COMMONWEALTH BANK AND TRUST COMPANY, LOUISVILLE, JEFFERSON COUNTY, KENTUCKY

An application for issuance of a certificate of admission was received from Commonwealth Bank and Trust Company, Louisville, Jefferson County, Kentucky (“Commonwealth”). Commonwealth filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Kentucky state-chartered commercial bank intends to engage in fiduciary business in the State of Indiana. Michael R. Motsinger, 3089 Deerfield Drive NE, Corydon, Harrison County, Indiana has been appointed as resident agent for service of legal process by Commonwealth. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)**

DEPUTY APPROVED 

DIRECTOR APPROVED 

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JANUARY 4, 2021**

1. INDIANA MEMBERS 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 persons who reside or are employed within the following communities into the field of membership of the credit union:

Blackford County, Indiana (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

Clay County, Indiana (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

Fountain County, Indiana (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

Huntington County, Indiana (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

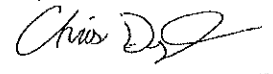
Miami County, Indiana (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

Owen County, Indiana (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

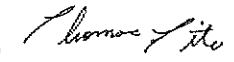
Vigo County, Indiana (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED



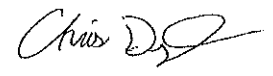
DIRECTOR APPROVED



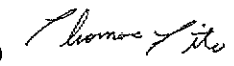
2. THRIVENT TRUST COMPANY OF TENNESSEE, INC., BRENTWOOD, DAVIDSON COUNTY, TENNESSEE

An application for issuance of a certificate of admission was received from Thrivent Trust Company of Tennessee, Inc., Brentwood, Davidson County, Tennessee ("Thrivent"). Thrivent filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The newly formed Tennessee state-chartered non-depository trust company intends to conduct full service fiduciary and wealth management business through two full service trust offices. The two Indiana offices will be located at 9229 Delegates Row, Suite 200, Indianapolis and 549 East County Line Road, Suite A, Greenwood. Tennessee and Indiana have reciprocity with regards to trust institutions chartered in both states. CT Corporation System, 334 North Senate Avenue, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Thrivent. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)**

DEPUTY APPROVED



DIRECTOR APPROVED



DELEGATED AUTHORITY
November 2, 2020

MONEY TRANSMITTER LICENSE APPLICATION

Apifiny Asset Network 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 Hoboken, New Jersey. The applicant is currently licensed in nineteen states. The applicant is seeking a license in Indiana to begin offering consumers stored value accounts that hold fiat currency and virtual currencies. The stored value accounts can be used to buy virtual currencies. Since the Money Transmitter 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



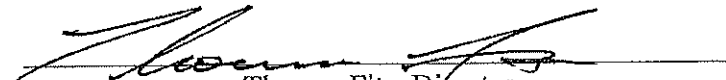
Thomas Fite, Director

DELEGATED AUTHORITY
November 2, 2020

MORTGAGE LENDING LICENSE APPLICATION

Axia Financial, LLC d/b/a Axia Home Loans applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant has not been previously licensed with the Department. The applicant is based in Bellevue, Washington. The applicant is licensed in twenty-two states. The applicant will be originating first and subordinate lien mortgage loans and is engaged in mortgage servicing. 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 2, 2020

MONEY TRANSMITTER LICENSE APPLICATION

MEMO Financial Services America, 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 Wormleysburg, Pennsylvania. The applicant is currently licensed in nine states. The applicant will be offering money orders to Indiana consumers through authorized delegates. The applicant does not have any Indiana authorized delegates at this time. 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

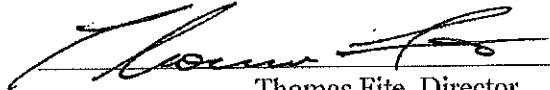

Thomas Fite, Director

DELEGATED AUTHORITY
November 2, 2020

MORTGAGE LENDING LICENSE APPLICATION

SRE Mortgage Alliance Inc. applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant has not been previously licensed with the Department. The applicant is based in El Segundo, California. The applicant is licensed in thirteen 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
November 2, 2020

CONSUMER LOAN LICENSE APPLICATION

Sunlight Financial LLC applied for a consumer loan license. The applicant has not held a license with the Department. The applicant will be offering to Indiana consumers unsecured loans for home improvement. The applicant is based in New York, New York. The applicant is licensed in 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 24-4.5 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



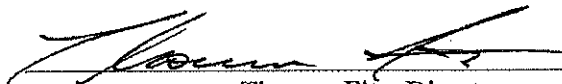
Thomas Fite, Director

DELEGATED AUTHORITY
November 2, 2020

MORTGAGE LENDING LICENSE APPLICATION

Synergy One Lending, Inc. f.k.a. S1L, Inc. applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant has not been previously licensed with the Department. The applicant is based in San Diego, California. The applicant is licensed in thirty-three states and the District of Colombia. The applicant will be originating first 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
October 2, 2020**

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-one 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
1875205	Adams	Corie	Lynn	
2031154	Alten	Jacob	Daniel	
1999585	Brandau	Jason	William	
2004445	Canuto-Rodrigues	Jason	Josdel	
217932	Chafetz	Richard	A.	
2018594	Chau	Phat	Gia	
2029546	Crowley	Christopher	Frank	
134566	Dicken	Jessica	D	
2015256	Dickinson	Stephanie	Fawn Uilani	
2016341	Eben	Justin	Aleksandar	
2031331	Evangelista-Catarata	Cherise	Nycole	
89838	Gordon	Michael	David	
88941	Haire	Brian	Scott	
857119	Helms	Jessica	Brooke	
1994449	Holloway	Christian	Linwood	
1963466	Honey	Alison	Lynne	
2029715	Jones	Jason	Christopher	
1967913	Kelly	John	Michael	
2031328	Kidd	William	Scott	
1254979	Killian	Eric	James	
1978554	Koontz	Robert	Michael	
1419626	Kruschka	Ann	Marie	
2028300	Leonard	Sarah	Elizabeth	
2022698	Link	Vincent		
2023019	Mathews	James	David	
1159952	McAfee	Shawn	Patrick	
1220735	McKay	Austin	Joseph	
2028228	McMenamin	Joseph	Edward	
107925	Morrow	Joshua	Lewis	
2018433	Neuner	Rachel	Lauren	
109825	Ojanuga	Olubukunola	Corbin	
102017	Perry	Curtis	Leroy	
1867090	Philippe	Terry	Jordan	
1882476	Plata	Jason	David	

2017755	Preus	Philip	Andrew
1469857	Reynoso Cerritos	Marcela	I
2015623	Richards	Jason	Maxwell
2017171	Rogers	Emmett	Jordan
1774236	Rosson	Krista	Ann
1809525	Russell	Shannon	
816895	Schwertner	Justin	Shane
1756659	Scotia	Danielle	
1990203	Shaw	Albert	Rector
1461957	Soni	Darshan	R
905558	Tena	Ricardo	
100575	Thompson	Bryant	Keith
2015553	Von Hendrix	Christopher	Philip
2012641	Ward-Moskal	Leighton	Patrick
563431	Westfall	Joseph	Ryan
1923329	Woodall	Allyson	Nicole
2013394	Wurster	Erik	Rudolf

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


 Thomas Fite, Director

Delegated Authority
November 13, 2020

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-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
1995469	Arnold	Ian	Shea	
2035959	Baric	Marlena		
187572	Basic	Margaret	M	
1585722	Bruscato	Joseph	John	
2038555	Bryant	Jacari	Jeffery	
1593991	Carlini	Michelle	Antoinette	
20762	Chabot	Keith	Michael	
2049351	Clark	Matthew	Allen	
1890226	Cobbler	Sean	Martin	
1850146	Cole	Garrett	Alan	
2016447	Coleman	Samuel	Dajon	
2035952	Colleluori	Andrea	M	
1970819	Conrado	Carlos	Alberto	
2040154	Craig	Duran	Scott	
2028305	Crotts	Alexandra	Taylor Lindh	
1752337	Degenhardt	Johnathan	Christian Douglas	
2042437	Durbin	Angela	N	
2039348	Ferreira Bassit	Ricardo	Agostinho	
1339613	Fowler	Floyd	Lee	JR
22526	Frazier	Michael	Benjamin	
212160	Gorey	Jeanne		
1951058	Graham	Christopher	Terrence	
1517700	Gresko	Chelsey	Joanne	
790118	Hamill	Bradford	Kelly	
1975936	Hansen	Joel	Thomas	
1982045	Hare	Casey	Owen	
1228324	Harkins	Brooke	Ann	
226502	Haywood	Elizabeth	Cadman	
2033514	Ihejirika	Arthur	Nnamdi	
1987088	Johannsen	Erik	Lars	
1020805	Kath	William	Walter	
1891319	Kosmo	Nils	Josef	
983327	Kowalski	Lisa	Marie	
142825	Krupnik	Richard	Leonard	

1989990	Lambert	Sydney	Kathleen	
2038946	Lammons	Kyle	Eric	
191124	Larkowski	Chad	Brian	
1872597	Maldonado	Carlos	Alberto	
1945856	Maroldi	Christopher	James	
2035951	Mason	Hilary		
2039166	McCarron	Katrina	Marie-Corio	
2007139	McGivern	Robert	James	Jr.
1121120	Minier	Kirsten	Coe	
664579	Monroe	Kathleen	Marie	
2047327	Moore	Mckala	Breanna	
27504	Nance	Charles	Ray	III
1147952	Nethen	Corey	John	
2039865	NOTO	DAWN	MARIE	
2047485	Pace	Allexus	M	
1751057	Paden	John	Michael	
2038035	Papizh	Marianna		
172697	Perry	Joseph	Patrick	
1519103	Pharande	Tejaswini	Kiran	
1994423	Piekarz	Kuba	Leszek	
1110567	Quinn	Christine	Elizabeth	
1384822	Rodriguez	Orlando	Tymir	
2032019	Schoenman	Mitchell		
2015810	Smith	Darrell	Lamont	
271259	Stedman	Joshua	R	
1981846	Tadros	Madlen	Nimeh	
1731579	Tavares	Joseph	David	
1092409	Thayer	Ryan	Christopher	
392658	Tsui	Godwin	Fung Wing	
1968796	Utrup	Todd		
1914720	Varano	Sherry	Michele	
854077	Verhines	Spencer	Derrick	
420806	Warren	Richard	G	
826310	Wilson	Lucas	Shane	

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



 Thomas Fite, Director

**Delegated Authority
November 19, 2020**

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 one hundred eleven 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
2036180	Adams	Alyssa	Karen	
1701237	Afia	Joseph	Fathi	
1253900	Aguirre	Taylor	Lawrence	
258537	Arndt	Henrik		
624000	Ashford	Jason	M	
2029585	Bahme	Brittany	Lynette	
2020052	Barbu	Nicholas	Robert	
130904	Barclay	Keith	Laird	
2027680	Barlow	Joshua	Richard	
2035958	Berdecia	Lionel		
2031654	Blackburn	Austin	Luther	
1782620	Blanton	Dwight	Anthony	
2043654	Boadway	Ryan		
2044493	Bowers	Michael	David	
2009006	Brokaw	Chase	O'Leary	
2036876	Caldwell	Michael	Neill	
1298044	Castle	Justin	Leith	
1896231	Clark	Steven		
1978682	Cobb	Matthew	Brian	
2019103	Collins	Kimberly	Erin	
1997379	Crable	Brian	Michael	
1982886	Crawford	Deanna	Renee	
213084	Dalessandro	John	J	
1866139	Davies	Dionne	Rae	
2021614	Duvall	Catherine	Michelle	
2042565	Eggenburg	Samuel	Jonathan	
2042481	Elliott	Peter	Aramis	
2048999	Fanaroff	Jamie	Samantha	
1923606	Figueroa	Brenda		
1283583	Flexen	Marc	Anthony	
2035936	Foster	Christopher	Michael	
2044537	Froese	Colleen	Campbell	
2036173	George	Anslem	Desmond	
2023662	Glover	Brock	Lewis	

1463775	Gorvie	Michelle	Brittany
827714	Gotsch	Marisa	
1998526	Gray	Stephen	Rodney
1442385	Haines	Gregory	Maurice
2050155	Heiber	Noah	Evan
1889490	Hejaij	Baraket	Mohamed
2042220	Hill	Matthew	Vincent
2021964	Hill	Zachary	Ryan
1435224	Hopkins	Christian	
229612	Houdek	Daniel	J
2020713	Huff	Stephanie	
2034807	Jaroscak	James	Alexander
283312	Jerome	Dianna	Marie
2054850	Johnston	Charles	Corey
2052379	Jones	Joshua	Marcus
1200994	Jurewicz	Kelsey	Lynn
2015295	Karney	Zachary	Stephen
1878170	Kelly	Jennifer	Holland
1332866	Ketterman	Brandon	Mark
829416	Kinsella	Karissa	
2051055	Kirk	Ryan	Regis
2023463	Krzesinski	Jing	Yan
217954	Lane	Gardner	Chace
2041066	Lapidus	Dmitriy	
320175	Leanna	Daniel	Mark
2047609	Lee	Erika	
1964322	Lewis	Ivory	Joyce
1658086	Lin	Frank	Tseng
1369925	Logan	Kent	E. Jr.
280951	Lyng	John	Christopher
2049076	Martin	Jacob	Thomas
2047558	Mayle	Sierra	Marie
1396943	McBee	Tabitha	
2026807	McCray	Dexter	
1545804	McCrorie	Kevin	Michael David
844523	McDaniel	Chris	Michael
2035949	McDermott	Christopher	Paul
2008329	Mehlin	Ryan	Allen
2035029	Montelius	Ryan	Darryl
2007498	Montiel	Monica	
2049138	Mora	Samantha	
2039130	Moreno	Edgar	
1985132	Murphy	Thomas	Arthur
256731	Murray	John	Wesley

1975932	Mutter	Alexis	Leigh	
871042	Neal	Daniel	Scott	
2048899	O'Connor	Philip	James	
2042532	Pedroza	David	Matthew	
2042579	Perez	Darlene		
2047549	Perkins	Olivia	Nicole	
325643	Phillips	Billy	Lee	Jr
1891313	Phillips	Mackenzie	Jordan	
2052360	Potts	William	Neal	
450053	Prickett	Elizabeth	J	
187183	Purner	James	J.	Jr.
2047469	Reed	Scott	William	
2052607	Sacdalan	Dana		
339732	Satullo	Niccolo		
556118	Schmitz	Kent		
1998332	Scovill	Adam	Rockwell	
2047593	Scrementi	James	Rocco	
1766273	Scudder	Kelly	Eileen	
2044174	Shelton	Angeles	Malagon	
1965629	Shelver	Lindsay	Lauren	
1898058	Shute	Sara	Michelle	
193651	Simpson	Kelli	Rashelle	
2007581	Smith	Amir	Jamaal	
2039590	Smith	Morgan	Simone	
204715	Snyder	Cynthia		
2026743	Song	Angela	Ji-Young	
1944314	Todd	Geoffrey	William	
2043273	Torello	David	William	
1323712	Vennell	Andrea	Marie	
2026142	Viveros	Michael	Andrew	
2013613	Wilbanks	Shaun	Franklin	
1934458	Wilson	Leonard	Levin	
1678147	Wright	Ebony	La'Chelle	

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Thomas Fite, Director