

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
January 24, 2020

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; Christopher Dietz, Deputy Director, Depository Division; Michael Fracassa, Deputy Director, Administration Division; Lyndsay Miller, Acting Deputy Director, Consumer Credit, General Counsel and Secretary; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary, Bank Division and Sharmaine Stewart, Administrative Assistant. Also present was Larry Tomlin representing Smith Amundsen and Jeremy Hill representing Bingham, Greenebaum, Doll.

I. PUBLIC SESSION: 1:30 p.m.

Roll Call was taken at the start of the Public Session.

- A. Members Present: Thomas C. Fite, Director; Mark Schroeder, Vice Chairman, Jean Wojtowicz and Donald E. Goetz. Richard J. Rice, Chairman and Benjamin Bochnowski were present via teleconference.
- B. Date of next meeting: March 12, 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 December 19, 2019 meeting.

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

Roll Call was taken after the vote.

D. BANK DIVISION:

**1. Adams County Credit Union, Monroe, Adams County, Indiana
First Bank of Berne, Berne, Adams County, Indiana**

Mr. Kirk Schreiber, Senior Depository Analyst presented these two applications. Representing Adams County Credit Union was Jeremy Hill from Bingham Greenbaum Doll, LLP. Representing First Bank of Berne was Larry Tomlin from Smith Admundsen LLC. Mr. Schreiber informed the Members that Adams County Credit Union (“ACCU”) submitted an application to covert from a state chartered credit union to a state chartered mutual savings bank pursuant to IC 28-1-30, contingent upon and immediately followed by the merger of ACCU with and into First Bank of Berne (“FBB”) an Indiana state

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chartered commercial bank pursuant to IC 28-1-7.

In connection with the charter conversion ACCU intends to change its name to Adams County Mutual Savings Bank. ACCU committed to do the following as part of the conversion: (1) The credit union will never operate as a mutual savings bank and will be immediately merged into FBB; (2) All deposit accounts of the credit union will convert to deposit accounts of FBB in connection with the merger and will then be insured by the FDIC; (3) A notice and disclosure statement was mailed on October 2 to notify all members of a special meeting of the credit union as required pursuant to IC 28-1-30-5; (4) A majority of the votes cast at the special meeting held October 24 approved the Plan of Conversion; and (5) The board of directors of ACCU certified the results of the membership vote and submitted them to the DFI on October 24.

Prior to the conversion, ACCU will pay an interest refund to its borrowers for interest paid during the 2019 dividend period as authorized by IC 28-7-1-9. The credit union has paid an interest refund annually. Following the conversion, but prior to the consummation of the merger, the remaining equity of the institution will be distributed to its members who are depositors 74% and its members who are also borrowers 26% as a percentage of each member's deposits and borrowed amounts in Adams County Mutual Savings Bank. This distribution is after the mark to market adjustments at Adams County Mutual Savings Bank, plus a \$300,000 merger consideration. IC 28-6.1-2-4 defines member as a deposit account holder or borrower in a mutual savings bank.

Mr. Schreiber concluded that it was the opinion of the staff that all of the statutory requirements of IC 28-1-30-6 have been satisfactorily met and it is recommend the Plan of Charter Conversion be approved for ACCU to convert from a state chartered credit union to a state chartered mutual savings bank. It is also the opinion of the staff that the statutory requirements of IC 28-1-7-4 have been satisfactorily met and it is recommended that the merger of Adams County Mutual Savings Bank with and into First Bank of Berne be approved.

After Mr. Schreiber's presentation, the Members had a short discussion about the transaction.

A motion for approval of the Plan of Conversion of Adams County Credit Union to convert from a state chartered credit union to a state chartered mutual savings bank was made by Mr. Rice and seconded by Ms. Wojtowicz. The application was approved 6-0.

Roll Call was taken after the vote.

A motion for approval of the application of the merger of Adams County Mutual Savings Bank with and into First Bank of Berne was made by Mr. Goetz and seconded by Ms. Wojtowicz. The application was approved 6-0.

Roll Call was taken after the vote.

F. DIRECTOR'S COMMENTS AND ACTIONS:

1. The staff requested that the Members approve a resolution adopting an updated Conflict of Interest Policy. Staff conducted a review of its existing Conflict of Interest policy and recommended some changes. **(Lyndsay Miller)**

Counsel Miller presented the draft Conflict of Interest Policy as it applies to Department staff. Discussion was had between the Members. An accompanying Resolution to Adopt the Conflict of Interest Policy was presented for consideration. The Members discussed approving the policy, subject to clarifying being added to V(D), p. 5, "Securities of Entities Regulated in Other States", that examiners and other employees may have an interest in securities of a non-state regulated entity.

Motion was made Mr. Goetz and seconded by Ms. Wojtowicz. The Conflict of Interest Policy was unanimously adopted 6-0, subject to the above clarification.

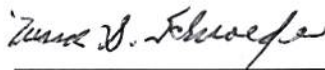
2. Legislative Update **(Lyndsay Miller)**

Counsel Miller did present a summary of the Department's Omnibus Bill, HB 1353, and made general comments concerning the current legislative session. Some discussion was had on various other pending bill proposals.

OTHER BUSINESS:

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

APPROVED:



Mark Schroeder, Vice Chairman

ATTEST:



Nicole Buskill, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY
DECEMBER 18, 2019**

1. CATHY E. SIPES AND JEFFREY B. MCHENRY, FAIRMOUNT, GRANT COUNTY, INDIANA

On October 8, 2019, the Department received an application, on behalf of individually Cathy E. Sipes and Jeffrey B. McHenry, both of Fairmount, Indiana, together as a group acting in concert, to retain 25% or more of Fairmount Banking Company, and thereby, indirectly control The Fairmount State Bank (“the Bank”), both of Fairmount, Indiana, pursuant to IC 28-1-2-23. Fairmount Banking Company is the bank holding company for the Bank. Cathy Sipes is the daughter and Jeffrey McHenry is the grandson of former Chairman of the Bank and Fairmount Banking Company Robert McManaman. Mr. McManaman passed away February 6, 2017.

At the time of his passing, Mr. McManaman controlled 1,600 shares of his deceased wife’s trust, the Majorie McManaman Trust, and personally owned 448 shares of the Fairmount Banking Company. According to the Trust Agreement, the trust shares were to be distributed to Cathy E. Sipes and Jeffrey B. McHenry upon Mr. McManaman’s passing. Cathy Sipes received 1,138 shares and Jeffrey McHenry received 462 shares. The 448 shares Mr. McManaman owned personally were distributed to Cathy Sipes. The shares were distributed on the closing of the Trust and Estate on December 8, 2017 and September 25, 2018. Cathy Sipes now owns a total of 2,133 shares or 63.48% of Fairmount Banking Company and Jeffrey McHenry owns 462 shares or 13.75% of Fairmount Banking Company, for a total of together of 2,595 share or 77.23% of Fairmount Banking Company. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. THE PEOPLES STATE BANK, ELLETTSVILLE, MONROE COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **1905 South New Market Street, Suite 155, Carmel, Hamilton County, Indiana**. The application was received on December 2, 2019. The branch is to be known as the **New Market Street Branch**. This will be the institution’s tenth branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. TOMPKINS TRUST COMPANY, ITHACA, TOMPKINS COUNTY, NEW YORK

An application for issuance of a certificate of admission was received from Tompkins Trust Company, Ithaca, Tompkins County, New York (“Tompkins”). Tompkins filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The New York state-chartered commercial bank intends to engage in leasing commercial equipment in the State of Indiana. Tompkins will not have any offices in Indiana. InCorp, 200 Byrd Way, Suite 205, Greenwood, Johnson County, Indiana has been appointed as resident agent for service of legal process by Tompkins. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
DECEMBER 18, 2019**

4. **COMMUNITY FIRST TRUST COMPANY, HOT SPRINGS, GARLAND COUNTY, ARKANSAS**
An application for issuance of a certificate of admission was received from Community First Trust Company, Hot Springs, Garland County, Arkansas ("Community First"). Community First filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Arkansas state-chartered non depository trust company intends to engage in acting as a fiduciary to accept or execute trusts in the State of Indiana. Community First will not have any offices in Indiana. Legallnc Corporate Services Inc., 120 East Market Street, Suite 1259, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Community First.
ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

5. **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:

Massage Heights – Fishers, Indiana – 52 members (common bond of occupation as defined by IC 28-7-1-10)
KSM Consulting – Indianapolis, Indiana – 160 members (common bond of occupation as defined by IC 28-7-1-10)
Coverstar Central – Indianapolis, Indiana – 35 members (common bond of occupation as defined by IC 28-7-1-10)
eGov Strategies – Indianapolis, Indiana – 15 members (common bond of occupation as defined by IC 28-7-1-10)
Obstetrics & Gynecology of Indiana – Carmel, Indiana – 200 members (common bond of occupation as defined by IC 28-7-1-10)
Print Resources – Indianapolis, Indiana – 32 members (common bond of occupation as defined by IC 28-7-1-10)
Crane 1 – Indianapolis, Indiana – 15 members (common bond of occupation as defined by IC 28-7-1-10)
Alerding CPA Group – Indianapolis, Indiana – 32 members (common bond of occupation as defined by IC 28-7-1-10)
Madison County Government – Anderson, Indiana – 870 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
DECEMBER 18, 2019**

6. 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:

- NCI Aitkin DG, LLC – Chicago, IL – 6 members (common bond of occupation as defined by IC 28-7-1-10)
- NCI DePue DG, LLC – Chicago, IL – 6 members (common bond of occupation as defined by IC 28-7-1-10)
- NCI Earlville DG, LLC – Chicago, IL – 6 members (common bond of occupation as defined by IC 28-7-1-10)
- NCI Eldon DG, LLC – Chicago, IL – 6 members (common bond of occupation as defined by IC 28-7-1-10)
- NCI Elwood DG, LLC – Chicago, IL – 6 members (common bond of occupation as defined by IC 28-7-1-10)
- NCI Johannesburg DG, LLC – Chicago, IL – 6 members (common bond of occupation as defined by IC 28-7-1-10)
- NCI Kennett DG, LLC – Chicago, IL – 6 members (common bond of occupation as defined by IC 28-7-1-10)
- NCI Kingsley DG, LLC – Chicago, IL – 6 members (common bond of occupation as defined by IC 28-7-1-10)
- NCI Lovilia DG, LLC – Chicago, IL – 6 members (common bond of occupation as defined by IC 28-7-1-10)
- NCI Meta DG, LLC – Chicago, IL – 6 members (common bond of occupation as defined by IC 28-7-1-10)
- NCI Norwood DG, LLC – Chicago, IL – 6 members (common bond of occupation as defined by IC 28-7-1-10)
- NCI Thedford DG, LLC – Chicago, IL – 6 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
JANUARY 15, 2020**

1. **THE NORTH SALEM STATE BANK, NORTH SALEM, HENDRICKS COUNTY, INDIANA**
The bank has applied to the Department for approval to establish a branch office to be located at **1 West Main Street, Jamestown, Boone County, Indiana**. The application was received on December 26, 2019. The branch is to be known as the **Jamestown Office**. This will be the institution's tenth branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. **CITIZENS BANK, MOORESVILLE, MORGAN COUNTY, INDIANA**
The bank has applied to the Department for approval to establish a branch office to be located at **1767 West Stones Crossing Road, Greenwood, Johnson County, Indiana**. The application was received on December 30, 2019. The branch is to be known as the **Stones Crossing Road Branch**. This will be the institution's ninth branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. **NORTHWEST BANK, WARREN, WARREN COUNTY, PENNSYLVANIA**
MutualBank, Muncie, Indiana will merge with and into Northwest Bank, Warren, Pennsylvania, a Pennsylvania state chartered commercial bank in the 1st quarter of 2020. The resulting institution Northwest Bank will retain the main office and branches of MutualBank as branches of Northwest Bank. Therefore, Northwest Bank who was approved as a foreign corporation on December 12, 2018 to offer indirect lending in the power sport retail dealership market has requested to expand its activity as a foreign corporation to full service banking to transact business in Indiana in accordance with the provisions of IC 28-1-22 and IC 28-2-17. 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 Northwest Bank **ISSUANCE OF AN EXPANDED ACTIVITY CERTIFICATE OF ADMISSION IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JANUARY 15, 2020**

4. **HEARTLAND BANK, WHITEHALL, FRANKLIN COUNTY, OHIO**

An application for issuance of a certificate of admission was received from Heartland Bank, Whitehall, Franklin County, Ohio ("Heartland"). Heartland filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Ohio state-chartered commercial bank intends to engage in consumer and commercial lending in the State of Indiana. Heartland will not have any offices in Indiana. Northwest Registered Agent, LLC, 5534 Saint Joe Road, Fort Wayne, Allen County, Indiana has been appointed as resident agent for service of legal process by Heartland.
ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

5. **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:

Saw Capital, LLC – Indianapolis, Indiana – 20 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

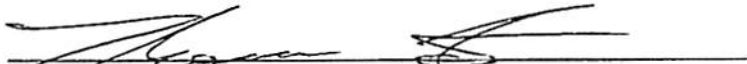
DIRECTOR APPROVED TF

DELEGATED AUTHORITY
December 19, 2019

MORTGAGE LENDING LICENSE APPLICATION

Colten Mortgage, 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 Greenwood Village, Colorado. The applicant is licensed in eleven 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

434 10

**DELEGATED AUTHORITY
December 19, 2019**

MORTGAGE LENDING LICENSE APPLICATION

Nationwide Mortgage Bankers, Inc. (d/b/a Americas; Fellowship Home Lenders; First Veterans Mortgage; NMBNOW) 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 Lebanon, New Jersey. The applicant is licensed in forty 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
December 19, 2019

MORTGAGE LENDING LICENSE APPLICATION

Pacific Residential Mortgage, 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 Lake Oswego, Oregon. The applicant is licensed in twenty 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

43654

DELEGATED AUTHORITY
January 9, 2020

MORTGAGE LENDING LICENSE APPLICATION

Hometown Equity Mortgage, LLC d/b/a theLender applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant previously held an Indiana DFI Mortgage Lending license from May 8, 2013 until October 25, 2013. The previously issued license was surrendered because the applicant separated its relationship with its only Indiana DFI licensed Mortgage Loan Originator (MLO) at that time. The applicant is based in St. Peters, Missouri. The applicant is licensed in twenty 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

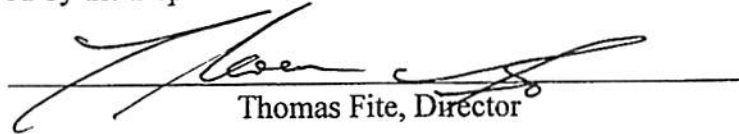
40600

DELEGATED AUTHORITY
January 9, 2020

MORTGAGE LENDING LICENSE APPLICATION

Western Express Lending (d/b/a We Lending; Western Express Lending Corporation) applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant has not previously held a license with the Department. The applicant is based in Lake Forest, California. The applicant is licensed in fourteen 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
December 19, 2019

Mortgage Loan Originator Applications

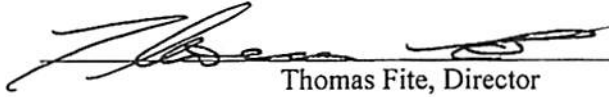
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one hundred five mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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
254738	Alberson	Scott	Timothy	
1698256	Aldiwan	Ali	Hussain	
1913978	Arreola	Ricardo		
1058053	Arteaga	Christopher	Roy	
1592266	Artl	Ellen	M	
1876875	Barnhardt	Antonio	Maurice	
507270	Becker	Michael	H	
1903110	Bennett	Jeramy	Case	
1922915	Bernard	Paul	John	
1891682	Bond	Michael	Alexander	
1024566	Borowy	John L		
212776	Callahan	Scott		
1716148	Caudill	Eric	Ross	
450671	Caya	Matthew	Flynn	
409993	Cerovac	Daniel	E	
1739273	Cherinka-Laret	Kimberly	Ann	
1920884	Churchill	Matthew	Howard	
894989	Danilchenko	Vladimir	Vladimirov	
1920870	Dillenburg	Nicholas	Hilbert	
1889680	Dyer	Keith	Franklin	
1888201	Eckert	Rhiley	Michael	
1117220	Edwards	Harold	Hooper	Jr
1374293	El-Darrat	Kimberly-Ann	Pearcy	
1891650	Evans	Brian	Lamkin	
1918515	Farr	Daniel	Scott	Jr
1168854	Farrar	Matthew	Scott	
1915250	Fitzsimmons	Tracy	Hardiman	
1920883	Flores Tapia	Jonathan	Antonio	
1897531	Garcia	Jesus	Manuel	
1901201	Ghaleb	Yousif	Abdulhamid	
1709150	Gremaud	Amber	Lynn	
30732	Guernsey	John		
1236762	Gutierrez	Rigo		
1869529	Han	Yongwoo		

1824708	Harris	William	James	
1894898	Hart	Michael	Brian	
1885709	Holtom	Alexander	R	
1654183	House	Dylan	Alan	
969390	Howard	Daren	Keith	
1075828	Hrustic	Mia		
1840713	Huntze	Martin	Nicholas	
224388	Isa-Bruton	Sanette		
1699157	Jennings	Jeffrey	Ross	
453463	Johnson	Victor	Scott	
193563	Jones	Derek	Kent	
1465827	Jones	Eric	Michael	
35202	Kash-Sabino	Linda	Elizabeth	
1037783	Kassed	Michael	George K	
1042663	Kemp	Bryce	Alan	
575244	Kooi	Lisa	Ann	
1639032	Kozak	Wendy	Kristen	
1177715	LaValle	Mark		
1859243	Livingston	Chandler	Miles	
1896471	Lopez Lopez	Anisveyvy		
1857743	Lubert	Ryne	Cameron	
1683567	Manansala	Ronald	Reburiano	
1435911	Marcille	Eric Alan		
1846262	McCorquodale	Duncan	Lydon	
1788040	McCourt	Spencer	William	
298085	McNall	Charles	William	
1535924	McNeill	Karen	Lynn	
460697	Merriweather	Leah	Markeeda	
129574	Milburn	Lorelei	L	
867362	Mogerman	Elliot	Lawrence	
1863424	Monroy Medina	Edith	Belen	
144098	Nadu	William		
224044	Nelsen	Richard	Howard	Jr
1832515	Page	Nia	Marie	
1908770	Paradis	Michael	Adam	
1922362	Paris Foote	Urbana	Bonnie	
1903117	Pierre-Louis	Tacius	Charles	Jr.
1572067	Proszenyak	Anthony	Joseph	
375780	Reed	Curtis	Devon	
1902647	Richard	Brad		
1829008	Riffe	Joshua	Darrell	
1090354	Rios Alvarez	Miguel	Alejandro	
1671560	Rohm	Katie		
1901682	Russaw	Michael	Louis	Jr.

1923092	Russell	Seth	Allen	
1375547	Sabanosh	Christopher	John	
1916482	Salm	Peter	David	
1912236	Schult	David	Charles	Jr
1834913	Semplinski	Gillian	Kathleen	
205015	Sliter	Tim		
230598	Smith	Cherrie		
16610	Sorrentino	Rodney	Louis	Jr.
1597146	Stakes	Brittani	Lin	
1917796	Stanford	James	Nicholas	
1900734	Stealy	Kerynne	Marie	
75491	Steinberg	Richard	Michael	
1488624	Stevens	Matthew	Daniel	
1737398	Stockton	Joshua	Lane	
1889651	Sulkowski	Alysha	Heleen	
1905811	Swindle	Bryan	Carl	
1417622	Ta	Bao-Long	Duc	
677644	Taylor	Timothy	Steven	
856878	Tepel	Daniel	Michael	
1542312	Thacker	Daniel	Lee	II
1875196	Valentine	Curtis	Troy	
1376027	Vanderwey	Seth	Steven	
1719266	Vigil	Katrisha	Joy	
376844	White	Joseph	Daniel	
844293	Williams	Eric	Matthew	
1895114	Willis	Wayne	Alan	
132687	Wise	TR	Berney	

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



 Thomas Fite, Director

Delegated Authority
January 9, 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 forty-four 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
1424691	Acevedo	Brian		
1466914	Alban	Kenneth	M	III
1902372	Alvarez	Jonathan	Frederick	
1527254	Amster	Jonah	Tenney	
721362	Anderson	Brent	Alan	
134531	Anderson	Christopher	Michael	
471828	Ansonia	Joseph	T	
485215	Aron	Eric	Steven	
36146	Arredondo	Steven	Eugene	
1920874	Babich	Bridgette	Michaela	
1924884	Belt	Douglas	Martin	
987445	Beyjin	Arlino		
1906797	Bhattacharyya	Samantha	Lynne	
1650606	Boljesic	Jacob	Andrew	
1903102	Bond	Brant	Lee	
1902420	Booth	Paul	Edward	
1913800	Boram	Zachary	Thomas	
1916490	Bowlby	James	Douglas-Edwards	
822596	Brabec	James	Brian	
1692467	Brooks	William	Paul	
1558854	Brown	Mark	Adam	
1595117	Businger	Adam	Randy	
976774	Carpenter	William	Harvey	
1917838	Castellanos-Matus	Cameron	Ramon	
1739036	Castillo	Andres		
495722	Caulkins	Curt		
233250	Cheng	Ray		
1766338	choudhary	junaid	masood	
1722247	Chrun	Josh	Robert	
1922223	Coates	Matthew	David	
802862	Comparone	Steven	M.	
1865106	Cooper	Alesia		
1860819	Cooper	Michael	Dixon	
1613709	Corbett	Don	Louis	

1833874	Darling	Nicholas	Scott	
1926959	Delgado	Gregory	Joseph	
1669558	Dietrich	Eric	Daniel	
1927510	Dimond	Kendall	Marin	
1920869	Dobson	Nathan	Thomas	
404418	Drover	Jeanine	Marie	
1213496	Elgen	Brandi	Lynn	
409438	Escobedo	Pamela	Joy	
1705744	Espinoza	Roberto	Alejandro	
1575184	Frey	Darrick	M	
441507	Gatliff	Anthony	Joseph	
1470731	Gentile	Alexander	Curtis	
1553539	Gentile	Ted		
1929742	Gilchrist	Russell	Leon	
1708762	Givens	Lindsay	Kathryn	
1890923	Gore	Brandon	Eric	
204380	Greenlee	Scott	Alan	
1927516	Grossbier	Tayt	Henry	
1926619	Gruen	James	Andrew	
826255	Hanson	James	Keith	
1659911	Harris	James	Anthony	2nd
185795	Harris	Michael	James	
1926814	Hejazi-Rad	Maziar		
1608107	Hofmann	Travis	R	
1546682	Hopp	Brian	J	
1758600	Horwitz	Eli	Dylan	
1920866	Humes	Mason	Austin	
1927264	Iacouzze	Michael	William	
1463053	Ilano	Vince	Timothy	
1914149	Izzy	Dalia	Elizabeth	
1928159	Jensen	Davin	James	
210464	Johnson	Robin	P	
1920864	Johnson	Hunter	Todd	
1834945	Kettlewell	Mitchell		
1519388	Keyes	Krystan	Lyn	
1918188	Kraft	Andrew	James	
1747052	Latapie	Johnny	Abel	I
1917789	Lister	Joseph	Ross	
1929762	Lopez	Christopher	Alex	
1870416	Luna	Julio	Romualdo	
211587	Marinaccio	Anthony	J	
1667764	Mathieu	Natalie	A	
872723	Maund	Lynn	A	
1929774	Maurizi	Scott	Preston	

10187	Maxwell	Antwan	Eugene	
87019	McIntyre	Karen	Joy	
1011691	Mendoza	Miguel	Angel	
1888660	Mendoza	Galdino	James	
497881	Meneses	Tomas	L.	
1927380	Merle	Dana	Lynne	
1929772	Millhouse	Kelvin	Bernard	Jr.
1924459	Mohr	Michael	A	
1927464	Morehead	Michael	David	
1798490	Morse	Quintin	James	
1545906	Moss	Eric		
1901182	Nguyen	Danny	Hai-Duy	
1929752	Nguyen	Lexy	Thi	
1922564	Nichols	Kyler	Lee	
559031	Nolting	Ryan	David	
1152298	Novak	James	William	
395986	Parker	Burtos	Harmon	II
1908679	Pazderka	Jack	McCann	
1539923	Pearson	Chaez	Jaron	
1100726	Pochling	Diane	L	
1428742	Power	Charles	Anthony	Leonard
1880212	Pumper	Jack	Edward	
933796	Rawlins	Christopher	Michael	
1924895	Reddick	Lane	Ryan	
1916442	Redmon	Rakeem	Leaundric	
1929309	Robinson	Toren	Tremaine	
1659884	Rolando	Joseph	T	
910921	Rosenthal	Diane	Hyer	
1677070	Sahakian	Gary	Garnik	
1922238	Santeford	Eva	Lauren	
1893726	Scattolon	Nicola	Fernando	
120297	Scharin	Andrew	Gregg	
1704947	Schmittling	Jacob	Stephen	
213683	Sedlacek	Bryan	Scott	
1041652	Shin	Jeffrey		
13265	Sievert	Angela	Marie	
928032	Simkin	David		
1815604	Sites	Kyle	Christopher	
1928133	Skipper	Mark	Kerry	
1681476	Smith	Daniel	Grant	
1928688	Smith	Matthew	William	
631472	Sommese	Frank	Louis	III
1617787	Splitt	Michael	Angelo	
444303	Stapleton	John	V	

864849	Stryjecki	Zbigniew	Ludwik	
1406949	Suguitan	Shane Paul		
1459266	summers	michael	lee	
1889678	Tawil	Alaa Monah		
623441	Terry	Lisa D		
231177	Thakur	Navdeep		
1929740	Thunyakij	Kritsana		
1929520	Tinsley	Andrea	Lyn	
227470	Valente	Robert	Anthony	
1717665	Vargas	Dawson	Michael	
1911010	Vicini	Kayla	Renaë	
428441	Wells	Steven	Wayne	II
631569	Wessel	Stephen	D	
1913203	Wheat	Nicole	Lynn	
1917141	Williams	Nicholas	Thad	
1716836	Wilson	Forrest	Keith	
514116	Wortman	Kip		
1405456	Wright	Shawn	Patrick	
441825	Zbair	Hadeer	Paul	
441826	Zbair	Nabill	Frank	Jr
942502	Zeiss	Brent	Casey	

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



Thomas Eite, Director