

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
June 28, 2019

The Members of the Department of Financial Institutions met at 10:00 a.m., EDT, at 30 South Meridian Street, Suite 300, Indianapolis, Indiana. Present from the Department were Thomas C. Fite, Director; 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; Nathan Conner, Governor's Summer Intern; Travis Kepner, Governor's Summer Intern; and Sharmaine Stewart, Administrative Assistant. Also present was visitor Jeremy Hill representing Bingham Greenebaum Doll LLP

I. EXECUTIVE SESSION: 10:00 a.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: 10:27 a.m.

- A. Members Present: Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Thomas C. Fite, Director; Donald E. Goetz, Jean Wojtowicz and Benjamin Bochnowski.
- B. Date of next meeting: August 8, 2019 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Chairman Rice entertained a motion to approve the minutes of the April 11, 2019 meeting.

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

D. BANK DIVISION:

1. German American Bank, Jasper, Dubois County, Indiana

Prior to the presentation of this matter, Mr. Schroeder announced he was recusing himself from participating in the discussion and abstaining from voting on the application, due to

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his relationship with German American Bancorp. Mr. Schroeder then stepped out of the Board room. Mr. Kirk Schreiber, Senior Depository Analyst presented this application. Representing German American Bank was Jeremy Hill, Attorney, Bingham, Greenebaum, Doll, LLP. Mr. Schreiber informed the Members that German American Bank and Citizens First Bank, Inc., Bowling Green, Kentucky propose to effect a merger pursuant to IC 28-1-7 and IC 28-2-17-20.

German American Bank will survive the merger. Immediately prior to the bank merger German American Bancorp, the bank holding company of German American Bank, will directly acquire Citizens First Corporation, the bank holding company for Citizens First Bank, Inc. The acquisition of Citizens First Corporation by German American Bancorp does not require the Members approval due to the merger transaction complying with the exemption provisions of IC 28-2-14-15.

Following the holding company merger and bank merger, German American Bancorp will be a one bank holding company with German American Bank as its wholly owned bank subsidiary. Citizens First Bank, Inc.'s main office and branches will be branches of German American Bank. The corporate existence of both Citizens First Bank, Inc. and Citizens First Corporation will cease.

A motion for approval of the application was made by Mr. Goetz and seconded by Ms. Wojtowicz. The application was approved 4-0.

E. CONSUMER CREDIT DIVISION:

1. First Global Money, Inc.

Counsel Miller presented the staff's recommendation to the Board that the Money Transmitter license of First Global Money, Inc., License ID. 35392 (NMLS 1149715), be revoked for failure to: for failing to: (1) maintain a surety bond as required by Ind. Code § 28-8-4-27; (2) meet the minimum licensing qualifications required by Ind. Code § 28-8-4-27; (3) adequately notify and report to the Department its reorganization activities as required by Ind. Code § 28-8-4-3-9; timely file the 4th quarter 2018 MSB Call Report as required by federal and state law.

A motion for revocation of First Global Money, Inc.'s Money Transmitter license was made by Ms. Wojtowicz, and seconded by Mr. Goetz. The revocation was approved 4-0. Chairman Rice executed the Revocation Order dated June 28, 2019 on behalf of the Board.

2. Home America Lending Corp.

Counsel Miller presented the staff's recommendation to the Board that the Mortgage Lending license of Home America Lending, Corp, Lic. ID. 32442 (NMLS 8115), be

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revoked for failure to: (1) renew its mortgage lending license on or before March 1, 2019; (2) pay the applicable renewal fee; and (3) maintain its surety bond pursuant to Ind. Code § 24-4.4-402.3.

A motion for revocation of Home America Lending Corp's license was made by Vice Chairman Schroeder, and seconded by Ms. Wojtowicz. The revocation was approved 4-0. Chairman Rice executed the Revocation Order dated June 28, 2019 on behalf of the Board.

F. DIRECTOR'S COMMENTS AND ACTIONS:

1. Deputy Fracassa, passed out the following handout in regards to the fee schedule proposed for FY 2020.

As discussed in the April meeting, in order to meet the needs in the DFI risk assessment, specifically hiring and retaining employees, DFI expenses have increased and will continue to rise over the next several years. In order to keep up with the increase in expenses we have the following proposal that will increase fees, for greater fee revenue, As it now stands I am projecting the following revenues and expenses for the current year and over the next 4 fiscal years:

FYE	FYE 2019	FYE 2020	FYE 2021	FYE 2022	FYE 2023
Revenue	\$ 7,942,842.00	\$ 9,206,156.00	\$ 9,528,371.46	\$ 9,861,864.46	\$10,187,305.99
Expenses	\$ 8,858,464.00	\$ 9,528,021.00	\$ 9,548,000.00	\$ 9,863,084.00	\$10,188,565.77
Fund Balance	\$ 6,050,817.00	\$ 5,728,952.00	\$ 5,709,323.46	\$ 5,708,103.92	\$ 5,706,844.14

In order to increase revenue (by \$1.26 million) the staff's recommendation is that the following fee increases are implemented for FY 2020:

1. Increase the depository assessment fees by 5% for banks and credit unions. This increase is expected to generate an additional \$492,000 in revenue. The fee assessments have also been rounded to 4 decimal points for consistency and accuracy.
2. Increase the MLO renewal and application fee from \$50 to \$75. This fee is expected to generate an additional \$300,000 in revenue. This still keeps the fee significantly below other states, and is a fee that can be revisited for another increase in FY 21 if necessary.
3. Increase the volume fee from \$4 to \$6. This is expected to increase revenue by \$345,000 and is also a fee that can be increased again in FY 21. This fee is also significantly below its peak of \$16, but was between \$12 and \$16 for 14 years between 1998 and 2011 before it was lowered several times in the last few years to reduce the fund balance.

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4. Increase the Check Casher and Debt Management Company License Fee to \$1,000. This will give a small amount of increased revenue, but is mostly for consistency purposes with license vs. renewal fees.
5. Lowering the Rental Purchase Provider Registration fee from \$600 to \$500. This will be a miniscule difference, but again is needed for consistency between registration and renewal fees.
6. These fee changes as updated now total an additional \$1,453,000 in revenue. FY 20 will also see the return of Pawn Broker revenue as Pawnbrokers did not pay any fees in FY 19 because of their shift in schedule in FY 19. This should bring in another \$110,000 in revenue, for a total increase of \$1,563,000.

These fees are all fees where Indiana compares favorably to neighboring states and these increases will still keep Indiana fees lower than the neighboring states. These fees are necessary in order for DFI to bring in revenue at a more sustainable level.

Chairman Rice called for additional discussion. The Members discussed generally that the MLO application and renewal fee should be further increased from \$50 to \$100, instead of the proposed incremental \$75. Chairman Rice called for a vote to approve the proposed fee schedules, with an additional increase to the MLO Application and Renewal Fees, to increase from \$50 to \$100.

A motion was made by Mr. Goetz and seconded by Vice Chairman Schroeder to approve the fee schedules as presented and to increase the MLO Application fee from \$50 to \$100. No additional comments or questions were offered and the measure was approved unanimously.

2. 2019 General Assembly

Counsel Miller provided the Members with a summary of legislation of interest that was published by DFI on its website and provided commentary concerning the 2019 legislative session.

3. Transitional Licensing Update

Counsel Miller provided the Members with an overview of the federal law from 2018 that resulted in changes to the federal SAFE Act to permit mortgage loan originators already licensed in another state or that are change employment from a depository institution to a state licensed mortgage company to have *temporary authority to operate (ie, transitional licensing)* as an MLO for 120 days while their state MLO application is being processed and while they complete any state specific education and testing requirements, subject to certain limitations and conditions.

Counsel Miller then provided an overview of how the federal law changes will be implemented into Indiana law. The First Lien Mortgage Lending Act provides emergency

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rulemaking powers for the Members to adopt into the DFI's administrative code new rules that apply to mortgage loan originator licensing, under 750 IAC 9. The emergency rule is in its final drafting stages, and will be presented for adoption at the August Member Meeting with an effective date of November 24, 2019, when the federal provisions go into effect.

DFI licensing staff is undertaking the following to prepare for the rule's implementation:

1. Developing policies and procedures for treating transitional licenses. These policies and procedures will be shared with the public in some form to provide guidance to transitional license applicants.
2. Licensing staff is participating in routine phone calls with NMLS and contributing input and commentary as NMLS prepares its system to be able to process transitional licensing applications in preparation for the November 24 deadline.
3. We have volunteered to be an early tester for the NMLS system in September for transitional licensing application process testing.
4. We recently added a second licensing staff person who previously worked for the consumer credit division for the last 5 years.

Some statistics of interest:

- DFI currently has 11, 351 approved MLO licenses. About 50% of new applications are estimated will be eligible for temporary authority.
- Nationally, about 90% of new applicants are expected to meet the threshold for automatic temporary authority for approval; the other 10% are ones expected to have background check conflicts that will require action.

4. Veritec fee increase request

Director Fite and Counsel Miller shared with the Members a request from Veritec Solutions to adjust the per transaction fee for Indiana from \$0.43 to \$0.68 beginning in 2020.

Because Veritec is required to be approved by the Department as a "commercially reasonable method of verification", the Department through the Members Board is required to consider and approve any fee increase as a continuation of Veritec's status as "commercially reasonable", pursuant to the statute, Indiana Code § 24-4.5-7-404 as well as the approval agreement contingencies contained in the original approval letter by the

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Department dated June 5, 2005.

For this fee request, Veritec will be asked to present at a future Members Meeting its detailed request for a fee increase. In addition, all of DFI's licensed small loan lenders will be provided notice of the fee increase request and an opportunity to attend the Members meeting or submit comments to our agency for the Members' consideration before any fee increase is approved.

5. Global Regulatory Sandbox Initiatives Overview (Nathan Conner, Governor's Summer Intern, DFI-Legal)

Prior to the presentation, Mr. Conner conducted research on and completed a memorandum concerning the use of regulatory sandboxes around the globe. Mr. Conner began his presentation by pointing out that in recent history, the use of new Financial Technologies (FinTech) has grown substantially in the finance and banking arenas and that many of these new products and services have challenged pre-existing legislation in many jurisdictions around the globe. As such, many of these jurisdictions have enacted programs known as "regulatory sandboxes" to adapt to a changing FinTech industry. Mr. Conner went on to explain regulatory sandboxes and their various uses and regulatory approvals.

Mr. Conner proceeded to explain the various types of regulatory sandboxes present around the globe today, such as those in the United Kingdom, Singapore, Canada, the UAE, and a number of other countries in many parts of the world. Mr. Conner also explained the status of regulatory sandboxes in the United States on a federal level, and those present in Arizona, Utah, Wyoming, and Nevada, along with pending proposals in other states.

Mr. Conner then explained the considerations that a legislature should have when deciding to enact such an initiative and recommendations that legislators should consider.

Following the presentation, Mr. Conner opened the floor for questions and was asked about market parity, enacted regulatory sandboxes, blockchain technology, and the various types of FinTech inside of an approved regulatory sandbox (Arizona, as the example). A conversation was then prompted by the Members of the board about how they saw this type of initiative being used and what the future may look like in this space. Following the discussion among those present, Mr. Conner finished his presentation and thanked the board for its time.

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

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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, Vice Chairman Schroeder seconded the motion, and it passed unanimously.

APPROVED:



Richard J. Rice, Chairman

ATTEST:



Lyndsay Miller, Secretary

April 30, 2019

TO: Christopher C. Dietz, Deputy Director

FROM: Kirk J. Schreiber, Senior Depository Analyst



SUBJ: Merchants Bank of Indiana, Carmel, Hamilton County, Indiana, notice of intent to form three qualifying subsidiaries.

On April 16, 2019, the Department received notice pursuant to IC 28-13-16 of Merchants Bank of Indiana's (the "Bank") intent to form three qualifying subsidiaries. The Bank intends to form PR Mortgage Investment, LP ("PR Investment"), PRMIGP, LLC ("PRMIGP") and PR Mortgage Investment Management, LLC ("PR Management") as qualifying subsidiaries of the Bank.

The Bank is a state chartered commercial bank headquartered in Carmel, Indiana. As of December 31, 2018, the Bank had total assets of approximately \$3.7 billion, total deposits of \$3.1 billion, net loans of \$2.8 billion, and total equity of \$425 million. The Bank's three-year average return on assets ("ROAA") is 1.79%. As of December 31, 2018, the Bank's ROAA is 1.94% and tier 1 leverage capital ratio is approximately 10.97%

PR Mortgage, a to-be formed Delaware limited partnership, will be established for the purpose of originating, investing in, and holding certain loans and other mortgage loan related assets, including, but not limited to, multi-family mezzanine financing.

PRMIGP, a to-be formed Delaware limited liability company, will serve as the general partner of PR Mortgage and is expected to hold 1% interest in PR Mortgage. The Bank will be a limited partner of PR Mortgage and is expected to hold 99% interest. It is expected that 99% of the membership interests of PRMIGP will be held by the Bank while the remaining 1% membership interests will be held by an unaffiliated third party.

PR Management, a to-be formed Delaware limited liability company, will serve as a management company of PR Mortgage on behalf of PRMIGP. Pursuant to a management agreement, PR Management will be responsible for identifying and managing assets for PR Mortgage. It is expected that 100% of the membership interests of PR Management will be held by the Bank.

The Bank anticipates in the future the following events to occur: (1) PR Mortgage will issue additional partnership interests to unaffiliated third parties reducing the Bank's overall interest to less than 25%; (2) PRMIGP will issue additional membership interests to unaffiliated third parties reducing the Bank's overall interest to less than 25%; (3) PR Management will issue additional membership interests to unaffiliated third parties reducing the Bank's overall interest to less than 25%; and in connection with (1), (2), and (3) above, the Bank will transfer its interests in PR Mortgage, PRMIGP, and PR Management to the Bank's parent company, Merchants Bancorp.

In accordance with the Department's policy, the Members of the Department should be notified at the next regularly scheduled meeting that Merchants Bank of Indiana has properly notified the Department of its intent to establish three qualifying subsidiaries and the Department does not object to the formation of PR Investment, PRMIGP, and PR Management.

**cc: Deron Thompson, Depository Supervisor
Patrick Land, CPC
Bank File
Application File**

May 17, 2019

TO: Christopher C. Dietz, Deputy Director

FROM: Kirk J. Schreiber, Senior Depository Analyst 

SUBJ: Peoples Bank SB, Munster, Lake County, Indiana, notice of intent to form a qualifying subsidiary.

On April 22, 2019 the Department received notice pursuant to IC 28-13-16 of Peoples Bank SB's (the "Bank") intent to form a qualifying subsidiary. The Bank intends to form Alliance NMTC Investment Fund, LLC, (the "Subsidiary") as a qualifying subsidiary of the Bank. The Subsidiary will be incorporated and commercially domiciled in Munster, Indiana. The Bank will own 100% of the Subsidiary.

The Bank is a state chartered stock savings bank headquartered in Munster, Indiana. As of March 31, 2019, the Bank had total assets of approximately \$1.3 billion, total deposits of \$1.1 billion, net loans of \$860 million, and total equity of \$120 million. The Bank's three-year average return on average assets ("ROAA") is 0.93%. As of March 31, 2019, the Bank's ROAA is 0.66% and tier 1 leverage capital ratio is approximately 8.30%

The Subsidiary is being established to make qualified equity investments in a certified community development entity as part of a New Market Tax Credit transaction under the Community Renewal Tax Relief Act of 2000. The New Market Tax Credit program is being used to finance the development and operations of an industrial facility in Gary, Indiana by Alliance Steel and its affiliates (the "Project"). The Subsidiary will be formed as a limited liability company and, thus, the Bank will not be held liable for debts, obligations, or liabilities of the Subsidiary.

The Bank will be the sole member of the Subsidiary and intends to contribute \$3,198,000 in capital. The Subsidiary will use the equity investment and the proceeds of a loan to make a \$10,000,000 capital contribution to SCORE Sub-CDE 22, LLC, an Illinois limited liability company and a certified community development entity ("CDE") in exchange for 99.99% membership interest in the CDE and \$3,900,000 in federal tax credits. Alliance Steel Leverage Lender LLC, an Indiana limited liability company, entered into an agreement to make and disburse in full, a loan to the Subsidiary in the original amount of \$6,952,000. The Operating Agreement between the Subsidiary and the Bank provides a detailed description of the transaction.

Pursuant to IC 28-1-11-14(e), the aggregate of all equity investments made by the Bank may not exceed 5% of the Bank's capital and surplus without the prior written approval of the DFI, and may not exceed 15% of the Bank's capital and surplus under any circumstance. As of March 31, 2019, the Bank's planned equity investment of \$3,198,000 into the Subsidiary represents 2.7% of the Bank's capital and surplus. As of the same date, the Bank's aggregate equity investment under IC 28-1-11-14 totals 3.3% of capital and surplus.

In accordance with the policy, the Members of the Department should be notified at the next regularly scheduled meeting that Peoples Bank SB, Munster, Indiana has notified the Department of its intention to form a qualifying subsidiary and the Department did not object to the formation of the Subsidiary.

/kjs

**cc: Federal Deposit Insurance Corporation Chicago
Deron Thompson, Depository Supervisor
Jacob Swanson, CPC
Bank File
Application File**

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MAY 16, 2019**

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

The bank has applied to the Department for approval to establish a branch office to be located at **381 South Junction Crossing, Westfield, Hamilton County, Indiana**. The application was received on April 29, 2019. The branch is to be known as the **South Junction Branch**. This will be the institution's fifth branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. 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:

Southport Police Department – Southport, IN – 30 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. 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:

Fusion Properties, LLC – Jenison, MI – 5 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
JUNE 17, 2019**

1. FARMERS AND MECHANICS FEDERAL SAVINGS BANK, BLOOMFIELD, GREENE COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **1224 North State Road 45, Bloomfield, Greene County, Indiana**. The application was received on May 13, 2019. The branch is to be known as the **Eastern Greene Branch**. This will be the institution's third branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

2. CENTIER BANK, WHITING, LAKE COUNTY, INDIANA

The bank has applied to the Department for approval to relocate a branch office from **1 North Pennsylvania Street, Suite 100, Indianapolis, Marion County, Indiana** to **50 South Meridian Street, Suite 100, Indianapolis, Marion County, Indiana**. The application was received on May 23, 2019. The branch is to be known as the **Indianapolis Downtown Branch**. The bank will continue to have 61 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

3. HENDRICKS COUNTY BANK AND TRUST COMPANY, BROWNSBURG, HENDRICKS COUNTY, INDIANA

The bank has applied to the Department for approval to relocate its main office from **963 North State Road 267, Avon, Hendricks County, Indiana** to **One East Main Street, Brownsburg, Hendricks County, Indiana**. The application was received on June 4, 2019. The expected date to relocate is July 1, 2019. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

4. STAR FINANCIAL BANK, FORT WAYNE, ALLEN COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **46 Monument Circle, Indianapolis, Marion County, Indiana**. The application was received on June 4, 2019. The branch is to be known as the **Monument Circle Branch**. This will be the institution's 39th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JUNE 17, 2019**

5. **NEW WASHINGTON STATE BANK, NEW WASHINGTON, CLARK COUNTY, INDIANA**
The bank has applied to the Department for approval to establish a branch office to be located at **123 East Market Street, New Albany, Floyd County, Indiana**. The application was received on June 12, 2019. The branch is to be known as the **New Albany Branch**. This will be the institution's eighth branch.
APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CD
DIRECTOR APPROVED TF

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

Ultimate Technologies Group – Fishers, Indiana – 35 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CD
DIRECTOR APPROVED TF

7. **TLCU FINANCIAL, MISHAWAKA, 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 persons who reside or are employed within the following community into the field of membership of the credit union:

Elkhart 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 CD
DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JUNE 17, 2019**

8. FIRST COMMONWEALTH BANK, INDIANA, INDIANA COUNTY, PENNSYLVANIA

An application for issuance of a certificate of admission was received from First Commonwealth Bank, Indiana, Indiana County, Pennsylvania. First Commonwealth Bank filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Pennsylvania state chartered commercial bank intends to originate and service consumer and commercial loans to Indiana residents, including first-lien and junior-lien mortgage loans, auto loans, unsecured loans, and personal and business credit cards. First Commonwealth Bank will not have any offices in Indiana. CT Corporation, 150 West Market Street, Suite 800, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by First Commonwealth Bank. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)**

DEPUTY APPROVED CD
DIRECTOR APPROVED TF

9. UNION BANK & TRUST, RICHMOND, RICHMOND CITY COUNTY, VIRGINIA

An application to expand the activity of a foreign corporation doing business in the State of Indiana was received from Union Bank & Trust, Richmond, Richmond City County, Virginia. Union Bank & Trust filed the application to expand its activity in accordance with the provisions of IC 28-1-22. The Virginia state chartered commercial bank changed its name on May 17, 2019 to Atlantic Union Bank. Nothing else will change from the original certificate of authority for Union Bank & Trust which was issued and effective on January 28, 2019. **APPROVAL OF THE EXPANSION OF ACTIVITY IS RECOMMENDED – (KJS)**

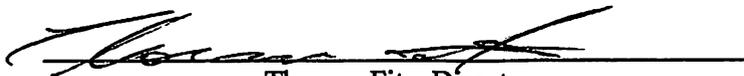
DEPUTY APPROVED CD
DIRECTOR APPROVED TF

DELEGATED AUTHORITY
May 17, 2019

MONEY TRANSMITTER LICENSE APPLICATION

Wyre Payments, 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 San Francisco, California. The applicant is currently licensed in twenty-three states. The applicant will offer businesses and consumers the ability to make international payments in fiat currencies and virtual currencies using a stored value account. Since the Money Transmission license is issued only for consumer purpose fiat money transmissions, the applicant 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

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

Thomas Fite, Director

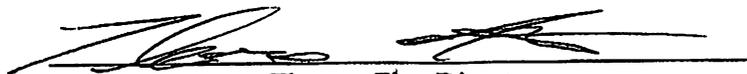
DELEGATED AUTHORITY

June 6, 2019

MORTGAGE LENDING LICENSE APPLICATION

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

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



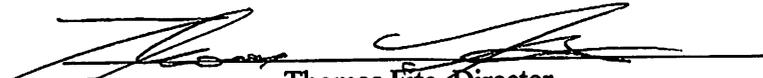
Thomas Fite, Director

DELEGATED AUTHORITY
June 6, 2019

MORTGAGE LENDING LICENSE APPLICATION

Premier Mortgage Resources, L.L.C. d/b/a Premier Mortgage Resources 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 Portland, Oregon. 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
June 6, 2019

MORTGAGE LENDING LICENSE APPLICATION

U.S. Mortgage Funding, Inc. applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant is not currently licensed with the Department. The applicant is based in Naperville, Illinois. The applicant is licensed in four 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
Monday, March 25, 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-two 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
384638	Adjodha	Leon	Richard Keene	
1797491	Aftim	George		
773320	Bailey	Tiffany	R	
1052022	Belcher	Jennifer	Catherine	
242360	Brown	Eric	Lemarc	
1751171	Coulter	Courtney	Alexandra	
1172448	Davis	Jeremiah	Jason	
871161	De Santiago	Angel	Eloy	
87170	deKay	Katherine	Cauvin	
20612	Denman	Anthony	J	
1076737	Esturain	Juan	Fransico	
1552080	Ghazali	Awais		
686529	Gjeldum	Daniel	J.	
1429723	Greifenkamp	Joshua	Finley	
1832940	Hatfield	Benjamin	Adam	
1211965	Hernandez	Salvador		
1722921	Hittner	Drew	Jordan	
1828706	Jones	Kristen	Brianne	
910395	Kallam	David	Andrew	
1721151	Kazanjian	Krikor	Jacob	
1839677	LaPilusa	Gabriella	Nicole	
1838073	Leared	James	Patrick	
1825893	Lubin	Jade	Ellana	
681637	Mabry	Michael	Edward	
1555308	Maner	Robin	Shay	
858083	Masella	Thomas	Alphonse	Jr.
1508488	Miele	Michelle	Elise	
1226387	Nolin	Ryan	Russell	
1513252	Peoples	James	Reme	
20984	Preston	John	Martin	
267138	Riddley	Patricia	Annette	
1036096	Sciolla	Ryan	John	
887937	Short	Brittany	Frances	
1087794	Spivey	Eldrick	Voneric	

395108	Srivastava	Amit	Kant
1812026	Stegeman	Kelly	Elizabeth
218863	Syed	Amir	
1570746	Tell	Sarah	Christine
1832901	Thacker	Dallas	Wayne
1191932	Thomas	Joseph	A Banuelos
279665	Watkins	Sheri	L
1812860	Webb	Richard	Lynn

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



Thomas Fite, Director

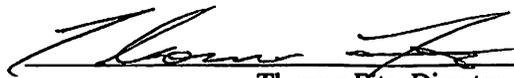
Delegated Authority
Thursday, March 28, 2019

Mortgage Loan Originator Applications

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

NMLS #	Last Name	First Name	Middle Name	Suffix
1517702	Amorim	Andrew	Tyler	
376767	Bejarano	Randy		
1224335	Brown	Arias	Skylr William	
1757759	Carusillo	Scott	Alexander	
355677	Crownover	Gregory	James	
1839951	Dodele	Richard	Marvin	
957419	Flores	Albert	Louis	
634330	Flowers	Marguerite	A	
1833929	Grahn	Matthew	Charles	
1746281	Hulecki	Kelsey	Loryn	
799806	Izenbart	Jonathan	David	
382110	Lee	Michael	Young	
188889	Martinez	Xavier		Jr
207640	Nguyen	Anh	Nhat	
1787864	Olarte	Judy	Andrea	
1763847	Portilla	Mauricio	Raul	
1390273	Robbins	Kane	Moore	
57914	Robey	Bonnie	Ranttila	
1538146	Rogers	Gregory	Michael	
1541610	Rosenberg	Joshua	Steven	
1840071	Rowe	Kenneth	L	
1652092	Shelmire	Tierra		
130763	Soss	Anthony	Jacob	
1757752	Stone	Claire	Elizabeth	
1837671	Thompson	Hannah	Rose	
583841	Valerio	Luz	Teresa	
307039	Watkins	Ruth		
1735608	Winkle	Taylor	J	
1204622	Yost	Michael		

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



Thomas Fite, Director

**Delegated Authority
Monday, April 08, 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-seven mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
153651	Baird	Joseph	Patrick	
247743	Beeston	Jennifer	Ann	
288376	Bennett	Leslie	Eric	
1823322	Berger	Brandon	Michael	
1169078	Bommarito	Valerie	Kizy	
1024548	Brown	Michael	J	
1359819	Burr	Addie	Nicole	
134643	Chapa	Isaac	Agapito	
1587156	Cornell	Justin	Bruce	
1620270	Devine	Noah	John	
710464	Doerr	Holger	Eberhard	
5586	Ehrlich	Gordon	Samuel	
1709199	Enakar	Shiv	Jagdish	
302606	Facey	Farrell	Lee	
444948	Ferguson	Martin	T.	
401277	Fulk	Jill	Fleming	
20561	Giangrande	Mark	Anthony	
1842252	Goggins	Sean	Patrick	
1832063	Gosney	Dawn		
1837607	Hacker	Matthew	Alan	
1503722	Hancock	James	Allen	
1779430	Henry	Mickey	Aaron	
1844116	Holmes	Brandi	Lee	
1418627	Hoopingarner	Matthew	Steven	
1821971	Hutchison	Byron	James	
391630	Johnson	Nicholas	Allen	
1838562	Kim	Edward	Jong-Hyun	
1635367	Koslosky	Chad	Ryan	
960489	Kurtz	Scott	Raymond	
440020	Mason	Jamee	LaTrece	
1835552	McKinney	Todd	Harrington	
1467522	Netotian	Tyler	Octavian	
1838122	Odneal	Ryan	William	
1751974	Prescott	Christopher		

367617	Pugh	Brian	R
1546692	Ramirez	Minerva	
886647	Renna	Michael	James
1838119	Ridgel	Jason	Alan
1785399	Rutherford	Kimberly	Michele
1750316	Seckman	Samuel	Grant
1839650	Smith	Devin	Kyle
1842202	Still	Kristina	Diane
1838976	Sulzer	Edwin	J
1232352	Tracy	Tyler	Holmes
1813487	Vines	Shelby	Lynn
1447276	Woods	Nicholas	James
1735998	Yearicks	Donald	Michael

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



Thomas Fite, Director

Delegated Authority
Monday, April 15, 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-two 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
1554081	Alcaparras	Jamie		
1754906	Anthony	Nicholas	Ryan	
1840360	Boals	Mitchell	Ross	
1666265	Bruch	Karl	Frederick	IV
438558	Burge	Bryan	E	
1786355	Chaudhary	Pavan		
235108	Cooper	Aaron	Floyd	
495699	Culpepper	Joseph	A	
414497	Daniel	Brian		
70044	Davis	Randy	Scott	
1242632	Dennis	Anthony	Jamall	
1536625	Feeney	Aaron	Michael	
1457479	Garcia	Adolfo	Rodrigo	
1759677	Garcia	Tasha	Marie	
1447461	Goldsmith	Philip	Monroe	
952786	Hazel	John	Albert	
224233	Heard	Robert		
602752	Hegmann	Phillip	George	
1644321	Hufford	Matthew	Taylor	
1655827	Lewis	Jennifer		
1562247	Lopez	Mercedes	A	
1571011	Mazzei	Francine	Florence	
390759	Murphy	Sean	Patrick	
1270416	Nardo	Michael	Perry	
406245	Noble	Dale	Edward	
1827349	Nowak	Michael	Justin	
5730	Piechowski	Joseph	Walter	Jr.
1837240	Poleo	Teresa	I	
661489	Porter	Christopher	Shaun	
1777295	Powell	Christopher	Raymond	
1742361	Reinhardt	Brandon	James	
1025235	Repshas	Michael	Anthony	
1819825	Roberts	Stephen	Loughridge	
1750352	Scarce	Matthew	Donald	

874472	Scherer	Colin	Joseph
117178	Scott	Ray	Arthur
68617	Severino	Brandon	Joseph
1019860	Sheats	Shawenti	Zola
435804	Sinegar	Joy	R
4293	Spera	John	Anthony
68021	Tran	Eric	Liem Trung
1840366	Tukes	Justin	Jamal

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



Thomas Fite, Director

Delegated Authority
Tuesday, April 23, 2019

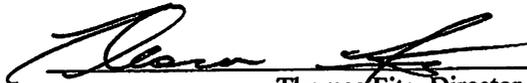
Mortgage Loan Originator Applications

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-two 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
1845393	Acklin	Andrew	William	
979097	Baker	Darryl	Anthony	Jr.
1836160	Benson	Eric	M	
1693183	Bergdahl	Stephen	Fredrick	
1819855	Blackmore	Mandy		
1750114	Bohn	Maria	Nicole	
1844877	Bradshaw	Kristy	Berry	
417420	Brandau	Angela	K	
157445	Christmas	Charles	William	III
1592098	Clark	Gary	Alyn	
1514919	Devlin	Stephanie	Nicole	
746136	Dickerson	Chasidy	Susan	
1545232	Esco	Jordan	T.	
1398580	Galas	James	G	
681563	Geoghegan	Walter	B.	III
1831023	Gibson	Aaron	Thomas	
1804926	Glabach	Shawn	Richard	
901514	Hamidi	Samantha	Ferial	
1500110	Holshouser	Dylan	Kyle	
1174885	Hudson	Rachel		
1833484	Loffredo	Paul	David	
934082	Love	Jordan	Lee	
1407368	Madrigal	Derek	Bryan	
1426831	McGrath	Sarah	Renee	
614351	Mentzelos	George		
135746	Neher	Derek	Michael	
1774172	Norton	Rachel	Ena	
624070	O'Brien	Maryann		
1322598	Owens	Marcus	Alexander	
1545637	Pratt	Brandon	Paul	
1708121	Rader	Patrick	Ryan	
600973	Salgado	Jennifer		
1575493	Sons	Jennifer		
1271059	Stacy	Vicki	Lynn	

1728504	Stout	Andrew	Jay
681479	Swigart	Dustin	Adam
1843506	Trimborn	John	Francis
1837658	Valdes	Eloy	
869972	Vendette	Emile	Clements Ranard
1673632	Vlamiš	Michael	Steven
277054	Ward	Neda	Wilson
1491883	Weimar	Erin	Marie

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


Thomas Fite, Director

**Delegated Authority
Tuesday, April 30, 2019**

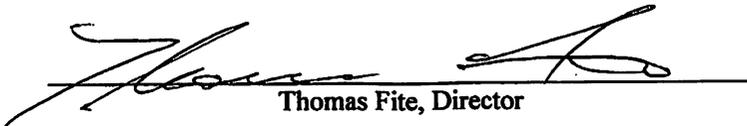
Mortgage Loan Originator Applications

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-seven mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1054271	Allen	Jayne	Deborah	
1784894	Altamimi	Ammar	Mohammed	
1826938	Anness	Matthew	Stephen	
1833249	Ard	Justin	Glenn	
148976	Barber	April	Ann	
559977	Black	James	Michael	
1831494	Bradley	Jonathan	Baker	
1633560	Brown	Taylor	Nicole	
1665226	Caunca	Mikkel	Ray	
1571724	Cortes	Frankie		
1846340	Diaz	Nash	Andrew	
1845384	Edgell	Dylan	Todd	
413606	Evans	Luanne	Canville	
1281956	Farnen	Justine	Michelle	
1222728	Gillis	Angelo	Ramon	
1776661	Gomez	Sergio	Alejandro	
1225648	Grimes	Patrick	James	
414113	Hamilton	Eric	Eugene	
858728	Harter	Chad	Stephen	
161445	Hein	M. Pamela		
622399	Herrera	David	Alberto	
83017	Hill II	Michael	S	
425312	Jones	Shannon		
420800	LaHaie	Nathaniel	Bernard	
1756315	Lang	Matthew	Joseph	II
1836565	Leverett	Molly	M	
910262	Lowery	Andrew	Jordan	
1805403	Lush	Gary	Joseph	
1771693	McGaughey	Bryan	Tyler	
1828739	Menard	Justin	Thomas	
230061	Needham	Steven	Jeffrey	
1849373	Ochoa	Robert	Lance	
178691	Pichardo	Ryan		
648980	Ramirez	Adrienne	Rae	

1833962	Romero	Jacob	Joseph	
339497	Schaefer	James	Robert	
319156	Smith	Darrall	Alonzo	
1849041	Smith	Lisa	Louise	
692328	Stephens	Kenneth	Anthony	II
1676169	Stewart	Robert	Blaine	
58093	Tanski	Eric	Tony	
1722932	Terry	Monique	Jeanette	
1827100	Thompson	Amber		
60576	Thompson	J	Scott	
1804529	Weeks	Jessica	Lauren	
225052	Wingo	Michael	A	
1731782	Yambor	Michael	Joseph	

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


Thomas Fite, Director

Delegated Authority
May 3, 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-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
193815	Albin	Robert	James	
1834073	Alfery	Lucas	Ryan	
1806045	Bennett-Pryor	Amber	Michelle	
852927	Birk	Randall	Louis	
443789	Bove	Adam	C	
572978	Brackin	James	Peter	
1803591	Brines	Philip	Steven	
1513677	Cawdery	Christopher	John	
1670021	Colliver	Henry	Taylor	
1849184	Cripe	Karisa	Renee Oswald	
928437	Day	John	Gravestock	
1828797	Dietz	Joseph	Heinrich	
420789	Dixon	Michael	Leon	
1806377	Espinosa	Erasmo		JR
1588102	Garrido	Christopher	John	
1824709	Ghafoor	Zahira	Rasheeda	
924532	Gillespie	Tamara	Charmaine	
1721736	Girma	Dawit		
182626	Goodpaster	James	H	
1720608	Gutierrez	Eric	Antonio	
1838260	Hickman	Thomas	Ray	
1831015	Janosi	Miklos	Sandor	
781624	Jerkovic	Maria	Ann	
1484135	Jimenez	Andres		Jr
1464578	Kammerich	Austin	Daniel	
251843	Keller	Lori	Kay	
1403506	Kulak	Jonathan	Sarli	
426313	Martinez	Gilbert		
1845820	Mercer	Lucas	Stephen	
1270991	Mohar	Bernard	Joseph	
440250	Montgomery	Tanya	Lynette	
1828886	Muhassen	Rami	Hussain	
798029	Norton	William	Samuel	II
1228056	Nutt	Larry		

435781	Owen	Gary	David	
272746	Paterna	Joseph	Salvatore	
180449	Perkins	Gabriel	Lee	
1828644	Porfeli	Christopher	Paul	
87674	Shepard	Michael	Andrew	
158840	Tobin	Ronald	Charles	Jr
1532670	Turner	Chanel	Keiko	
1845390	Vella	Erica	Alexandra	
458679	Windham	Maria	Ruth	
406228	Wisniewski	Michael	Douglas	

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



Thomas Fite, Director

Delegated Authority

May 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 sixty-two 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
32670	Alhumdi	Sam	Taha	
1177482	Atanasiu	Andrei		
1557763	Berg	Shaun	Andrew	
1701410	Caprisecca	Joseph	W	
1845818	Cheaib	Janalle	Hussein	
827962	Colondres	Joaquin	Jesus	
1603583	Cook	Joseph	Edward	
1845004	Copeland	Ryann	Michelle	
1778065	Darling	Naji	Jair	
1312141	Davis	Lisa	Ann	
1630528	Doucette	Vincent		
1843527	Erickson	Jon	Ernest	
1845426	Fohey	Steven	Daniel	
348021	Foster	William	Arlen	Jr.
42306	Fox	Matthew	Travis	
155382	Garcia	Mark	Allen	
1844068	Goins	Anon	Cole	
1845328	Gose	James	Michael	
1849949	Gremaud	Michael	Keith	
554578	Halopoff	Peter	Anthony	
1378549	Hugenberg	Donald	J	
1850000	Jewett	Hunter	Matthew	
1838898	Johnson	Christopher	Kyle	
62492	Johnson	Henry	Bernell	
1847519	Jones	Carter	Ronald	
208077	Keith	Jeanie	Jeffers	
1460302	Kennedy	Jayson	Duvall	
846781	Klein	Daniel	Philipp	
1007067	Larson	Brandon	Lee	
38402	Le	Mimi	Ho	
435338	Lizarde	Alejandra	P	
1450289	Loesch	Charles	Phillip	
1474546	Lopez-Tobar	Andres	Mauricio	
985219	Lozano	Gilbert		Jr.

958212	Mange	Oriol	Alberto	
1834023	Marton	Linda	Viktoria	
1038423	McElyea	Joseph	Eugene	
1831082	Meier	Kimberly		
1846925	Milton	David		
1848041	Moazami Goodarzi	Gita		
309325	Moore	Katherine	Irene Fain	
877049	Norris	Kyle	Robert	
314542	Nuttall	Val	Bryce	
253494	O'Hearn	Thomas	Patrick	
159695	Phillips	Thomas	Clarence	II
217375	Pitts	Cedric	Bernard	
1836055	Ramos	Ricardo		
1826192	Rast	Jayson	Daniel	
1840993	Rhodes	Isaac	James	
1412720	Ruiz	Josue		
1843568	Salas	Michael		II
1294758	Sebastian	Katie	Christine	
1748117	Simpson	Alison	Ann	
1836308	Smith	Matthew	Raymond	
198012	Summerer	Adam	Allen	II
1849258	Trainor	James	Barrett	
1727830	Truesdell	Zachary	Steven	
1793199	Velez	Jose	Luis	
513054	Walters	Gary	Tyrone	
1837835	Weddle	Britain	Addison	
1308125	Wood	Curtis	Richard	
1841930	Young	Samantha	Klara	

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



Thomas Fite, Director

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

1. **1ST SOURCE BANK, SOUTH BEND, ST. JOSEPH COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate a branch office from **801 West Wayne Street, Middlebury, Elkhart County, Indiana** to **809 West Wayne Street, Middlebury, Elkhart County, Indiana**. The application was received on March 26, 2019. The branch is to be known as the **Middlebury Branch**. The bank will continue to have 81 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

2. **INDIANA MEMBERS CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA**

The credit union has applied to the Department for approval to establish a branch office to be located at **1073 West Jefferson, Franklin, Johnson County, Indiana**. The application was received on April 9, 2019. The branch is to be known as the **Franklin Branch**. This will be the institution's 11th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

3. **HARVESTER FINANCIAL CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA**

The credit union has applied to the Department for approval to relocate a branch office from **1220 Miller Avenue, Shelbyville, Shelby County, Indiana** to **2507 Progress Parkway, Shelbyville, Shelby County, Indiana**. The application was received on March 25, 2019. The branch is to be known as the **Shelbyville Branch**. The credit union will continue to have one branch after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
APRIL 30, 2019**

1. RICHMOND MUTUAL BANCORPORATION, INC., BALTIMORE, BALTIMORE COUNTY, MARYLAND

Richmond Mutual Bancorporation, Inc., (the “Holding Company”) has applied for a change of control of First Bank Richmond, Richmond, Wayne County, Indiana (“First Bank”) pursuant to IC 28-1-2-23. Pursuant to a Plan of Conversion and reorganization, the Holding Company is being formed to facilitate the mutual-to-stock conversion of First Mutual of Richmond, Inc., a Delaware chartered mutual holding company (the “MHC”). The conversion provides for the formation of the Holding Company, which will own all of the shares of outstanding common stock of First Bank upon completion of the conversion. Specifically the transaction will be as follows

- Richmond Mutual Bancorporation, Inc., an existing Delaware chartered stock holding company (the “Mid-Tier Holding Company”) which is the wholly owned subsidiary of the MHC and parent holding company of First Bank, will establish the Holding Company as a Maryland chartered stock holding company subsidiary;
- The MHC will merge with and into the Mid-Tier Holding Company with the Mid-Tier Holding Company as the resulting entity (the MHC Merger”).
- Immediately after the MHC Merger, the Mid-Tier Holding Company will merge with and into the Holding Company, with the Holding Company as the resulting entity (the “Mid-Tier Merger”).
- Immediately after the Mid-Tier Merger, the Holding Company will offer for sale the Holding Company common stock in the Community Offering.
- The Holding Company will contribute at least 50% of the net proceeds of the stock offering to First Bank in exchange for additional shares of common stock of First Bank.

The purpose of the conversion is to convert the MHC to the capital stock form of organization and to raise capital in the stock offering. As a result of the conversion, the MHC and the Mid-Tier Holding Company will no longer exist. First Bank will become the wholly owned subsidiary of the Holding Company. First Bank will remain the same and continue to be operated as a state chartered commercial bank.
APPROVAL IS RECOMMENDED – (KJS)

DEPUTY APPROVED CCD

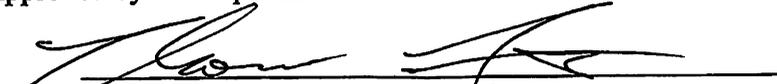
DIRECTOR APPROVED TF

DELEGATED AUTHORITY
Thursday, April 15, 2019

MONEY TRANSMITTER LICENSE CHANGE IN CONTROL APPLICATION

Integrated Payment Systems Inc. (418) applied for a change of control in direct ownership for its money transmitter license as required by IC 28-8-4-40.2(b). The licensee's parent company, First Data Corporation, has entered into an agreement to sell 100% of its ownership in the licensee to Fiserv, Inc. Fiserv, Inc. is also the 100% owner of CheckFreePay Corporation (23225). CheckFreePay Corporation and the licensee will be affiliated companies. The transaction is set to close on June 7, 2019. The staff's review finds that the financial responsibility, character, and fitness of the licensee, their officers, and their 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 28-8-4-40.2(d). The change of control of the licensee is recommended for approval. (LHM)

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



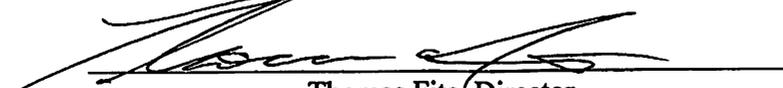
Thomas Fite, Director

DELEGATED AUTHORITY
Thursday, April 15, 2019

MORTGAGE LENDING LICENSE APPLICATION

Oaktree Funding Corp. applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant previously held a Mortgage Lending license with the Department from December 15, 2009 through March 2, 2012. The applicant did not renew its license because it was not originating loans in Indiana. The applicant reapplied because it wants to originate mortgage loans in Indiana. The applicant is based in Upland, California. The applicant is licensed in twenty states. The applicant will be originating first lien and subordinate lien mortgage loans and engaging in third party mortgage loan underwriting services. 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
May 3, 2019**

MONEY TRANSMITTER LICENSE APPLICATION

Bitsy, 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 Midvale, Utah. The applicant is currently licensed in seventeen states. The applicant will offer consumer to consumer fiat money transmission and virtual currency transmissions. Since the Money Transmission license is issued only for consumer purpose fiat money transmissions, the applicant 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
May 3, 2019

MORTGAGE LENDING LICENSE APPLICATION

Guaranty Home Mortgage Corporation applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant is not currently license with the Department. The applicant is formerly known as Guaranty Trust Company and is currently 100% owned subsidiary of Volunteer State Bank. Volunteer State Bank is 100% owned by Gaylon Lawrence, Jr. The applicant is seeking licensure because the applicant will soon be directly owned independently by Mr. Lawrence and will no longer be a subsidiary of Volunteer State Bank. The transfer in ownership is set to occur on May 31, 2019. The applicant is based in Murfreesboro, Tennessee. The applicant is licensed in nineteen states. The applicant will be originating first lien and subordinate lien mortgage loans and offering third party mortgage underwriting services. 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



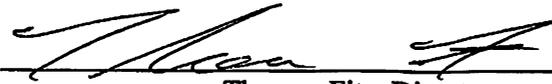
Thomas Fite, Director

DELEGATED AUTHORITY
May 3, 2019

MORTGAGE LENDING LICENSE APPLICATION

NewRez Community Lending LLC applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant is not currently licensed with the Department, but its 99% owner, NewRez LLC, currently holds a Mortgage Lending license (11145). NewRez LLC also has ownership interest in Milestone Home Lending, LLC (35692), Partner United Financial, LLC (35943), and Plus Relocation Mortgage, LLC (40793). The applicant is based in Westlake, Ohio. The applicant is licensed in twelve 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



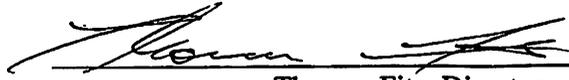
Thomas Fite, Director

DELEGATED AUTHORITY
May 3, 2019

MONEY TRANSMITTER LICENSE APPLICATION

TokenVault LLC applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. The applicant was formerly known as Vaultbanc LLC. The applicant is not currently licensed with the Department. The applicant is based in San Francisco, California. The applicant is currently licensed in twenty-three states. The applicant will offer consumer to consumer fiat money transmission and virtual currency transmissions. Since the Money Transmission license is issued only for consumer purpose fiat money transmissions, the applicant 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
May 13, 2019**

MORTGAGE LENDING LICENSE APPLICATION

Alameda Mortgage Corporation 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 Walnut Creek, California. The applicant is licensed in twelve 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.

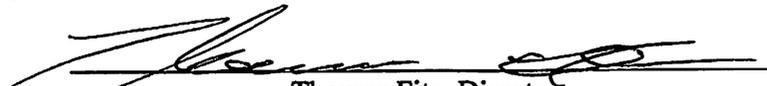
Thomas Fite, Director

DELEGATED AUTHORITY
May 13, 2019

MONEY TRANSMITTER LICENSE APPLICATION

Eris Clearing, LLC 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 Chicago, Illinois. The applicant is currently licensed in twenty states. The applicant will offer consumers fiat currency stored value accounts and virtual currency wallets to allow consumers the ability to buy and sell virtual currency. Since the Money Transmission license is issued only for consumer purpose fiat money transmissions, the applicant 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



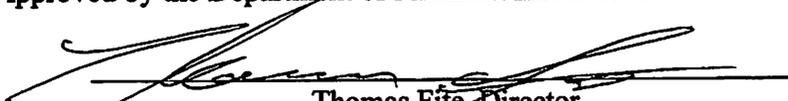
Thomas Fite, Director

**DELEGATED AUTHORITY
May 13, 2019**

MONEY TRANSMITTER LICENSE APPLICATION

Stripe Payments Company 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 San Francisco, California. The applicant is currently licensed in forty-two states. The applicant previously applied for a license in May 2015, but the applicant withdrew the application after it was determined that the applicant would only be offering business payment solutions and would not be engaging in consumer purpose money transmissions. The applicant is now seeking a Money Transmitter license so it can begin offering stored value accounts to consumers for the purpose of consumer to consumer money transmission. 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
May 17, 2019

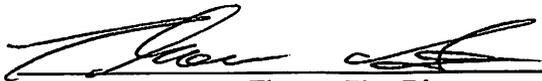
Mortgage Loan Originator Applications

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-six 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
1562496	Bailey	Stacy		
1846108	Beach	Bart	William	
1519644	Black	Abiodun		Jr
827100	Carney	Christopher	Matthew	
1529785	Collins	Hakeem	Shantrell	
1070297	Doyle	Corey	Anthony	
1690636	Egidi	Gino	Robert	
240184	Evans	Matthew	Lee	
1831287	Ezyk	Spencer	Michael Cecil	
283797	Fowlks	Todd	N.	
1845488	Gifford	Kyle	Richard	
1833293	Gonzalez	Leonel	Mora	
1537556	Guzman	Cynthia		
539572	Habel	Jamie	Ann	
266978	Hamp	Bregenia	Lynn	
87662	Hardman	Jedediah	Lehi	
380204	Harriman	Jonathan	Callahan	
850742	Hartigan	Sarah	Lee	
1850603	Healy	Rebecca	Elizabeth	
216125	Hightower	Richie	James	
497808	Jean-Pierre	Ricardo		
1742548	Johnson	Kyle	Mitchell	
268406	Johnson	Stephen	Gregory	
1589564	Keough	Connor	James	
1845603	Knudson	Marion	Earl	
1177952	Koepfer	Austin	Tyler	
1853858	Kreps	Ryan	Christopher	
1565252	Kunselman	Cory	Allen	
575414	Lee	Bobby	Jiyoung	
1222826	Long	Terry	W	
1846385	Madey	Vivian	M	
1838827	Mathauer	Alescia	Jo	
1778060	Meyer	Joseph	Matthew	
1449845	Morris	Peyton	Elizabeth	

1600819	Nguyen	Paul	
1843533	Nibarger	Jace	Lee
1112505	Nolen	Hannah	M
757310	Periatt	John	
1149726	Poules	David	
1654154	Quintana	Jose	Gustavo
1534170	Ratiu	Andrew	Flavius
21945	Schutte	Brian	Nicholas
928553	Smith	Rachel	Elizabeth
1825991	Somers	Seth	Jeffrey
359483	Spaulding	Michael	John
1725443	Stefanidis	Ioannis	Yanni
1620874	Swanson	Neil	Anders
1844656	Tallon	Dawn	Marie
807914	Tinch	Brett	
1798656	Wallace	Vladimir	Ricardo
1845844	Washington	Phillip	Michael
1076734	Whitney	Jaime	Marie
1852176	Williams	Jarrod	Cameron
1088995	Wilson	Sean	Patrick
1847608	Wold	Tahnee	Mere
1769097	Youmans	Troy	Joseph

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



Thomas Fite, Director

Delegated Authority
May 28, 2019

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following fifty 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
1762696	AlSaafin	Abdullah	Saadi	
357025	Argento	Katheryn	Lynn	
1214618	Barker	Kenton	Nathan	
1459905	Barr	Nathaniel	Derek	
142990	Boone	Timothy	Anthony	
1802005	Brownfield	Jesse	Alexander	
1728510	Buscher	Joseph	Colson	
497108	Cahill	Jayson	Edward	
1639283	Castillo Hernandez	Jorge	Eduardo	
339344	Cheranichit	Kris	Anuja	
743584	Cicola	Christopher	Adam	
1801284	Cramer	Christian	Ellis	
893381	Curtis	Daniel	Bryan	
1856923	Daely	Matthew	Vincent	
1645879	Davis	Monique	C	
850071	Diffee	Gary	Lee	
877941	Dillon	Scott	Michael	
187957	Dockstader	Edson	Doyle	
162376	Domico	Michael		
1561012	Eid	Ody	Nabil	
1853523	Elledge	Keyara	Rae	
1840363	Gladden	Jake	Alexander	
1557363	Gonzalez	Edgardo	Ismael	
1633917	Goodwin	Jodi		
1004672	Hasrouni	Noor	A	
31183	Jagacki	Bradley	Paul	
1712641	Johnson	Najeeb	Eric	
1011180	Kavooras	Christi	A	
1721142	Kennon	Benjamin	Cole	
266332	Kiesling	Scott	D.	
1314485	Knudson	Curtis	Bassett	
740156	Kolich	Jerome	Steven	
1009061	Lindsey	Marcus	Lavar	
1519359	McCarthy	Matthew	Edward	

52791	Mitchell	James	Thomas	
404388	Orkin	Oren		
945819	Pereyra	Karla	Janece	
179775	Potts	Tommy	Lloyd	
997637	Pritchard	Jeffrey	Jarone	
1828887	Ruse	Jessica	Lynn	
1843638	Scott	Elon	Uriel	
1700578	Smith	Doris	Lee	
1201224	Smith	Henry	Clay	IV
1020529	Steppert	John	Bradley	
1843425	Sweeney	Andrew	J	
1756314	Weston	Christina	Marie	
1601260	Wlodarski	Samuel	Raymond	
20787	Young	Jodona	Kay	
601307	Zettler	Brian	Forster	
279998	Zielinski	Julie	Ann	

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



 Thomas Fite, Director

Delegated Authority
June 4, 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 thirty-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
1542305	Anderson	Elaine	L	
1411155	Bahour	Omar	Alexander	
841218	Balderrama	Rodrigo	Javier	
565732	Belson	Adam	Jerome	
1375775	Carter	John	Michael	
1853759	Cleary	Jennifer	Maureen	
1849396	Daring	Allison	Marie	
231714	Fornero	Michael	E	
1850672	Geraghty	Jack	Joseph	
427025	Gibson	Nicholas	Tyler	
1825804	Graham	Ryan	Daniel	
1252841	Hawkins	James		
1489180	Holloway	Billy	Spencer	
780281	Holmes	James	Michael	
1448718	Johnson	Delores	Marie	
939066	Johnson	Willie	Ray	
220501	Jones	Kai		
425314	Jones	Toshia	Marie	
1850144	Lacen	Timothy	Patrick	
1536962	Misley	Jeffrey	Michael	
1493053	Montgomery	Charles	Joseph	
1424031	Newcom	Matthew	Glenn	
1432500	Nickel	Brian	Will	
1514969	Patton	James	Berry	
1163518	Payne	James	Curtis	
1853281	Peterson	Bryan	Marvin	
630343	Roberts	Patrick	James	
1858477	Schuckman	William	Randolph	
849273	Smith	Justin	Erich	
1854478	Stuart	Cameron	Douglas	
871659	Thoke	Matthew	Alexander	
237030	Toh	Edgar-Allan	Nicdao	
1814304	Tokos	Alyssa	Danielle	
1407425	Tolnay	Audrey	Elaine	

1852606	Trela	Colleen	Marie	
1467152	Valles	Jorge	Miguel	Jr
1842185	Wilson	Clint	Robert	
685152	Young	Mariane	Mendiola	

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



Thomas Fite, Director

Delegated Authority

June 12, 2019

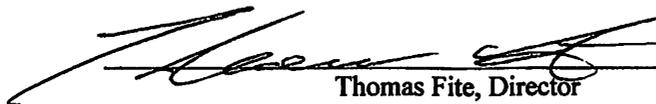
Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following seventy-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
1859001	Abbott	Kyle	Joseph	
1836265	Abu-Hamdan	Nadia	Shafiq	
230559	Aftayev	Gregory	Ivan	
718783	Amorose	Christopher	Lynn	Jr
784866	Angelo	Michael	G.	
229188	Atkins	Rodney	James	
49707	Babineau	Mathew	Albert	
990102	Ballard	George	Donald	
1857837	Barrett	Sabine	Anne	
755909	Berger	John	Joseph	
1660954	Bridges	Chadwick	Lee	
1646127	Camenisch	Caroline	Gardner	
207196	Cannon	Erin	Maureen	
1846072	Carmichael	Stacey	Lynn	
1761559	Chesney	Herbert	Garrett	
1798526	Christian	Aaron	Michael	
236002	Clark	Darren	Richard	
1859573	Coleman-Robinson	Melanie	Rose	
1368653	DiGioia	Alexander	Peter	
259476	Drumming	Nathaniel	Anthony	
1859575	Dutton	Jared	L	
242365	Garcia	Francis	Taningco	
1857158	Goff	Rodney		
1859586	Henriquez	Sobeida	Marie	
712292	Herschlag	Christy	N	
1022293	Hockema	William	A	
1838154	Horne	Micah	Lee	
1502992	Hutchison	Chance	Dakota	
1859583	James	Tonya	Renee	
1824703	Johnson	Rahshan	Quentin	
1740542	Junker	Chris		
1078832	Kapur	Jacqueline	Lauren	
1650175	Lepora	Maxwell	Harrison	
1848695	Lubnow	Caitlin	Ashley	

117850	Mantashian	Armen	Andrew	
1851250	Martin	Landon	John	
1849045	Metel	Nicholas	A	
680924	Micek	Jason	Jon	
1420825	Miller	Cynthia	Michelle	
1067447	Momcilov	Marko		
1623793	Moton	Elisha	Milton	Jr.
1850482	Muehl	Britny	Ranae	
1693300	Nix	Ryan	Harding	
1859576	Orokos	Brendan	Steven	
1822099	Osetek	Anna	Smirnova	
1332816	Phillips	Thomas	Jason	
673402	Raimondi	Mary	A	
1520676	Repice	Nicholas	Edward	
739786	Riley	Ashley	Elizabeth	
798461	Rizvi	Amir		
17708	Rodriguez	James	Matthew	
1859578	Roe	Christina	Michelle	
29953	Rogozinski	Casimir		
1413149	Rugado	Angela		
757304	Scully	David		
406987	Siler	Robert	John	
850073	Singh	Kanwal	Nain	
12171	Spears	Erin	Kay	
1781477	Terry	Russell	Lee	
1853763	Tran	Tony	Dung	
1303043	Tunnero	Vincent	Dennis	
1460680	Vandersnick	Chelsea	Elizabeth	
1083868	Verdugo	Mark	Anthony	
227336	Vermillion	Jodi	McCoy	
1857814	Warner	Shanna	Marie	
58184	Warsawsky	Stuart		
1636541	Waters	Thomas	A	
646231	Watson	John	William	
281457	Weiler	Terry	Karl	
1576711	Wright	Reid	Isaac	
1452256	Zompetti	Dante	E	

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


 Thomas Fite, Director

June 13, 2019

Todd A. Etzler
SVP & General Counsel
Horizon Bank
515 Franklin Square
Michigan City, Indiana 46360

Re: Branch Closing

Dear Mr. Etzler:

This will acknowledge receipt of your letter informing the Department of Financial Institutions that on September 6, 2019, Horizon Bank will be closing the following branch:

**Ashman Avenue Branch
118 Ashman Avenue
Midland, Midland County, Michigan 48640**

In the event that any comments are generated from the notice of this branch closing, we would appreciate being informed in writing.

Please notify the Department in writing when the branch has officially closed. If you have any questions, please contact me at (317) 232-3955.

Sincerely,

Kirk J. Schreiber
Senior Depository Analyst
Depository Division

KJS/ss

cc: Bank File
Application File

Delegated Authority
June 17, 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
1522803	Armijos	Andrea	Patricia	
1856812	Baker	Christian	Jan	
1593866	Bamiro	Adeola	Olabanji	
1643418	Baxter	Thomas	McMillan	
1282099	Blair	Joshua	Nelson	
116167	Breen	David	Michael	
1706825	Brown	Ashley		
214848	Buhrman	Bradley	Dale	
18143	Butts	John	S	
1598040	Carver	Mitchell	Louis	
27535	Corley	Kenneth	Wardell	
470810	Crouch	Jason		
1846147	Davis	Danielle	Sheree	
1851424	Erwin	Andrew	Patrick	
1086533	Foti	James	Kenneth	
1229823	Francisco	Jesse	Daniel	
223778	Gillespie	Kyle		
1549285	Green	Michelle	Nicole	
356300	Herrera	Edwin	Alejandro	
1857155	Hill	Meagan	M'lynn	
1525555	Ho	Patek	Theodoric	
566111	Horvath	Chad	Michael	
1603672	Hussain	Ali		
868533	Hutcherson	Kelli	Ann	
1399461	Jackson	Patricia	Ann	
1809513	Kleopfer	Felicia	M	
1671522	Krajeski	Cole	Alexander	
1853489	Le	Kelly	Thuy	
1584081	Lindsey	Rebecca	Victoria	
1826213	Morgan	Aaron	Lee	
1004805	Moses	Jason	Clark	
774259	Murad	Samier	Issam	
1689348	Navarrete	Sergio	Antonio	
728822	Novakowski	Derrick	Wayne	

233324	Pauley	Dina	L	
1855752	Perez-Dejesus	Destiny		
1059998	Pierce	Bryan	Kenneth	
1198580	Roberts	Andrew	Lee	
1836910	Sanchez	Cesar		Jr.
1846910	Sharp	Jilian		
1228246	Sheelit	Alexander		
1281592	Stutts	Megan	Michelle	
1617679	Taylor	Jessica	Marie	
983946	Tidball	Christopher	John	
1080939	Vickers	Paul	A	Jr
1516757	Vo	Son	Minh	
1510632	Walker	Frederick	Deshawn	
378088	Ybarra	Xavier	Manuel	

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



Thomas Fite, Director