

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
March 12, 2020

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; Nicole Buskill, General Counsel and Secretary; Kristy Hubele, Field Manager, Bank Division; Flonda Howard-Crowe, Examiner, Bank Division and Sharmaine Stewart, Administrative Assistant.

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

- A. Members Present: Thomas C. Fite, Director; Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Jean Wojtowicz; Donald E. Goetz and Benjamin Bochnowski.
- B. Date of next meeting: April 9, 2020 @ 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 January 24, 2020 meeting.

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

D. BANK DIVISION:

I. Financial Center First Credit Union, Indianapolis, Marion County, Indiana

Mr. Christopher Dietz, Depository Institutions Deputy Director, presented this application. Mr. Dietz informed the Members that Financial Center First Credit Union ("Financial Center") and Ball State Federal Credit Union, Muncie, Indiana ("Ball State FCU") propose to effect a merger pursuant to IC 28-7-1-33.

Financial Center and Ball State FCU entered into a merger agreement dated October 29, 2019. Financial Center will survive the merger and Ball State FCU's main office will become a branch of Financial Center. As a part of the merger, Financial Center requested to add Delaware, Madison, and Henry Counties as communities to its field of membership.

Mr. Dietz reviewed and informed the Members that each of the statutory requirements of IC 28-7-1-33 had all been satisfactorily met.

After the presentation, a short discussion ensued regarding any potential credit quality impact on the resulting credit union and assurance that the surviving credit union had the appropriate resources to appropriately manage the integration of Ball State Federal Credit Union. Additionally, discussion was had regarding the integration of the credit union management teams and the DBA naming structure of the credit union post-merger.

A motion for approval of the application was made by Mr. Schroeder and seconded by Ms. Wojtowicz. The application was unanimously approved.

F. DIRECTOR'S COMMENTS AND ACTIONS:

I. Financial Update (Michael Fracassa)

**FINANCIAL HIGHLIGHTS
FYE JUNE 30, 2020 *Projected***

As of March 1, 2020, the Department is expecting a net gain on June 30, 2020, of \$651,721 resulting in a fund balance of \$7,034,569.

REVENUE

Revenue for the year is expecting to total \$9,742,456, an increase of \$1,800,400 (22.7%) from the previous fiscal year. This increase is because of the approved 5% increase in the depository assessments, the volume fee increase from \$4 to \$6 (per \$100,000 in volume) and the increase in MLO application and renewal fees from \$50 to \$100.

Total bank assessments collected increased by \$400,841 (8.8%) for a total of \$4,939,056 in FY 20. Bank assets increased by 5%, and the fee schedule increased by 5% and these two combined increases made up the difference.

Credit union annual assessments increased by \$91,087 (7.9%) for a total of 1,241,400 in FY 20. Credit union assets increased by 2.85%, and the fee schedule increased by 5% which is the reason behind the increase in revenue.

Depository application revenue projected from applications and conversions is expected to total \$75,000, down \$8,720 (10.4%) from FYE 19.

Total consumer credit revenue increased by \$1,321,192 (61%) to a total of \$3,487,000. This came from the increase in volume fees, the increase in MLO renewal and application fees and Pawn Brokers coming off a 1 year fee holiday. One item of note is that JP Morgan/Chase paid \$170,000 in volume fees for line of credit extensions, which is revenue that is not necessarily expected again in future years.

EXPENDITURES

Total expenditures for the year are projected to be \$9,090,735 which is an increase of \$565,088 (6.6%) coming from an increase in legal services, IT services, CSBS/NASCUS dues and paying state SWCAP fees.

Salary and fringe benefits are projected to stay almost the same as FYE 2019 (decrease of \$72,941) because of the following:

- DPI had plans to hire towards the beginning of the fiscal year, but finding the best candidates took longer than expected. We had 2 examiners start on 2/10/20 and at least 2 more scheduled to start before the end of the fiscal year (goal of 6 more).
- We had 4 examiners resign in the middle of the fiscal year, which was not expected.

Point 2-9 expenses are projected to increase by \$638,029. As mentioned above the largest increases are coming from an increase in legal services, IT services, CSBS/NASCUS dues, an all DFI computer upgrade and paying state SWCAP fees (waived in FY 2019)

FUND BALANCE

The fund balance is projected to increase by \$651,721 to stay at a healthy level of \$7,034,569. The goal is to keep this fund balance at 50% of expenses. For FYE 20 the fund balance is projected to end at 77.4% of expenses

FINANCIAL PROJECTIONS FOR FY 2021

We expect expenses to increase by 6.6% for FY 2021. This will be mostly due to annual performance based salary increases, new hires having a full year impact, employee retention initiatives and increased travel expenses.

As we look at fees for FY 21 the increase in bank assets will provide an additional \$250,891. This increase in assets is projected to be more than what is needed to cover FY 2021 expenses, even with the 6.6% increase in expenses. With this in mind we expect to recommend to keep annual assessment and all consumer credit fees the same for FY 21.

LOOKING TO THE FUTURE

With the continued increases in expenses expected (4 % increase in FY 22 and 23), fees will need to be monitored to keep the fund balance at an acceptable level. DFI will look to match revenues with expenses so overall revenues also increase by 4%. This will leave the fund balance at an appropriate level of near 7 million through FY 2023.

FINANCIAL STATEMENTS

The following financial information was enclosed for your information:

1. Projected Income Statement for FY2020
2. Four year revenue/expenditure summary and projections with chart.
3. Revenue and Expense Breakdown by Division
4. Bank fee revenue history since 6/30/10
5. Credit Union fee revenue history since 6/30/2010
6. 5- year summary of Consumer Credit Revenue
7. Volume Fee history since 2010

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. Mr. Bochnowski seconded the motion, and it passed unanimously.

APPROVED:



Richard Rice, Chairman

ATTEST:



Nicole Buskill, Secretary

43988

DELEGATED AUTHORITY
January 30, 2020

MORTGAGE LENDING LICENSE APPLICATION

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

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



Thomas Fite, Director

43987

DELEGATED AUTHORITY
January 30, 2020

MORTGAGE LENDING LICENSE APPLICATION

Kwik Mortgage Corporation (d/b/a Equilibrium Mortgage Solutions; HOMELEND MORTGAGE) applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant is not currently licensed with the Department. The applicant is based in Parsippany, New Jersey. The applicant is licensed in fifteen 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

43986

DELEGATED AUTHORITY
January 30, 2020

CONSUMER LOAN LICENSE APPLICATION

Vanderbilt Mortgage and Finance, Inc. applied for a consumer loan license. The applicant currently holds a mortgage lending license (10869) with the Department. The applicant will be offering to Indiana consumers unsecured loans for home improvement. The applicant has indicated these loans would not be mortgage loans. The applicant is based in Maryville, Tennessee. The applicant is operating as a lender in all fifty states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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



Thomas Flite, Director

Delegated Authority
January 16, 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
1889861	Ahmed	Shalma		
698289	Amberg	John	William	II
1442276	Anastasia	Tracianne	Marie	
496337	Asbell	Jeffrey	Michael	Jr
256514	Bankston	Wendy	Marie	
1048555	Bell	Demosthenese	Dija	
1929705	Bilodeau	Joshua	Nolin	
1929748	Blackwood	Raymond	Michael	
1064986	Blau	Michael	Scott	
1052578	Blevins	Leslie		
1906474	Bonds	Darius	Jamal	
224079	Brader	Noah	Lee	
146790	Broderick	Brian	Scott	
1509622	Brown	Jade	Elizabeth	
1614666	Buciorelli-Torrissi	Dana		
1879307	Cathcart	Eric	Robert	
856616	Challans	Joseph	Earl	
1553983	Collins	George	Joseph	
1866134	Dawes	Whitney	Litchford	
1053416	Delgadillo	Joseph	Michael	
1929697	Denson	Joshua	Aaron Lee	
1841896	Dina	Roy		
156820	Doskocil	Brian	Michael	
1304195	Doss	Charles	Brett	
1488232	Drury	Jessica	Jeanne	
1767294	Dunlap	Jerron	Ramell	
221971	Durant	Shawn	Gerard	
369949	Eichenberger	Matthew	Jason	
1629473	Elliott	Steven	Christopher	
1889889	Elsamadouny	Mohamed	Ahmed	
1877354	Esmail	Shaheen	Aaid	
1721882	Estes	Dylan	Joseph	
224189	Fairfield	Jennifer	Collins	
460649	Fischer	Mark	Robert	

1933182	Forkner	Kelly	Dale
76480	Fragale	Anthony	Raymond
1891148	Gansert	Austin	William
1212650	Givens	Matthew	Martin
1866133	Graff	Ashley	Nicole
366672	Grant	Carter	Brasure
1786626	Greenlaw	Leslie	Kristine
1294423	Guerrero	Daniel	
685208	Gyatso	Tashi	Tsering
1710063	Hall	Tyler	Zoe
1894670	Harper	Dyllon	Lee
95636	Harriott	Andre	Anton
1468027	Harris	Brianna	Bionca
28092	Hatcher	Amber	Danielle
397254	Haugh	Eric	Andrew
1640261	Heyman	Ryan	Phillip
350093	Hill	Michael	Errin William
1788032	Hillard	Quintrell	Andra
1587300	Hong	Henry	Meegun
1184883	Horn	Sandra	Marie
1892122	Hosty	Terrence	William
1901872	Huey	Joseph	Taurean
1924635	Huynh	Kevin	
1901881	Jawad	Jad	
1649123	Johnson	Maxwell	Stephen
1929701	Johnson	Kyle	Thomas
1890179	Johnston	Tyler	Ray
1917835	Judkins	Mia	Sha'Nae
1457780	Jurado	Alejandro	Mauricio
1877521	Kallapure	Kelly	Ann
1842968	Kanawi	Fadi	Khalil
92459	Kelly	Matthew	Joseph
1665381	Khader	Nidal	
1879407	Kiesov	Kyle	Richard
1887566	Knudson	Chandler	Kyle
42275	Koby	Jay	Stephen
179962	Koenig	Scott	Thomas
678326	Kramer	Matthew	Jordan
219774	Lewis	Beth	Dara
36933	Liberty	Robert	George Alonzo II
226780	Lopatin	Justin	H
1929708	Lopez	Anthony	David
1034879	Luber	Keith	Alan
1030779	Luis	Christian	Moises

1379562	Malley	Faddy	Sahd	
1871895	Marandi	Bardia		
384520	Marguerite	Todd	J	
1892971	Mason	Jonathan	Willis	
1903320	McCleary	DeMario	Theofolis	
1835843	McClelland	Kelly	Edward	
829872	McCroskey	Darren	Ross	
1901859	Miciura	Michael	Daniel	
1907058	Mikesell	Lawrence	William	Jr
1906988	Mikesell	Natasha	Ana	
820917	Milender	Matthew	Charles	
1891284	Miller	Daniel	Obed	
176472	Mitternight	Jennifer	Grisham	
1762633	Monahan	Casandra	Ann	
1909931	Morales	Adam	Magdiel	
1533490	Muller	Douglas	James	Jr.
1870432	Nader	Carlos	Anthony	
1882592	Nelson	Brock	Hunter	
1912689	Nicolaou	Panayiotis	Marcus	
1526200	Obado	Esayah	Ouma	
1251613	Oler	Phillip	Allan	
1871583	Parker	Travis	Lee	
1728584	Pechiney	James	Edward	
1911168	Pettijohn	Dylan	Jamison	
6122	Phillips	Brant	Thomas	
1929696	Phillips	Christopher	Joseph	JR
461872	Piana	Sergio	Marcelo	
956405	Pitcock	Jennifer	Nicole	
214366	Popa	Gregory	Allan	
157000	Power	Michael	Ryan	
1891047	Prescott	Matthew	Lee Osborne	
1246692	Price	Taylor	Beth	
942869	Ramirez	Adam	John	
600621	Rivera	Crystal		
1437458	Rosser	Bradley	Stuart	
374007	Scherer	Jonathan	Zachary	
789865	Schwartz	Todd	J	
32622	Seither	Zachariah	William	
389574	Sekel	Mark	Edward	
1728789	Serafin	David		
1474263	Shultz	Christopher	Michael	
1595186	Sims	Jermaine	Lamar	
1207131	Smith	Ryan	Anthony	
1687470	Solis	Javier		Jr

1890208	Spence	Michael	Stephen	
150639	Stecker	James	Richard	
1824240	Stephens	John	David	
1709952	Stroup-Mishenko	Corey	Lee	
194419	Templin	Jeffrey		
1130267	Tillery	Steven	Jerome	
1797772	Tony	Gianna	Marie	
1323592	Towse	John	Arthur	Jr
1698764	Tran	Christopher		
524441	Trochowski	Allen	Brian	
1632558	Wagner	Joseph	Roman	
193202	Walker	Seth	Aaron	
211502	Wall	Douglas	F	
1645952	Washburn	Jonathan	David	
925465	Weissman	Roland	John	
1234563	White	Alexander	Akeem	
945079	White	Zachary	Thomas	
1878917	Whitener	Thomas	Lawson	
1748353	Willis	Aayannah	Lyn	
1326846	Wright	Sara	Jessica	
1564827	Wyckwood	Kaylee	Rachelle	
91480	Ye	Kumil		

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



Thomas Fite, Director

Delegated Authority
January 22, 2020

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following sixty 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
643585	Bostick	Geoffrey	C	
1906206	Brehm	Christopher	Hayden	
1916521	Brooks	Miesha	Samone	
79666	Butler	Erika	Marie	
1889495	Campbell	Kirk	Waldo	
1790231	Cannard	Mark	Edward	
1929442	Carrico	Hannah	Grace	
1855333	Chaffin	Nicole		
1839788	Chapin	Matthew	Russell	
1921915	Covey	Matthew	Joseph	
1462888	Dozois	Mandi	Jo	
1853161	Echerivel	Jaime		
340307	Franklin	Alfonzo	Omar	
1452235	Fuentes Gonzalez	Diego		
187724	Gallicchio	Nicholas		
1050533	Gonzalez	Emmanuel		
324030	Goodman	David	Alan	
902273	Hammons	Jack	Micheal	
1881966	Hauptmann	Kimberly	Jean	
1906594	Hayaux	Lucas	Holden	
1021736	Hudson	Jerry		
1759037	Johnson	Randy	Wayne	
187932	Kenkel	Matthew	Robert	
523155	Killen	JillAnn		
220055	King	Kiley	David	
248951	Leckrone	Jeffrey	Lee	
239006	Lopez	Danny	Joe	
1229912	Lopez	Juan	Jr	
480514	Lowman	Jedediah	Kenneth	
1239544	Mamone	Christopher	Ryan	
374917	Martinez	Joshua	David	
389504	Maybrook	Emelie	De Felipe	
1737087	McGurer	Ashlee	Renee	
119988	McNees	James	Earl	

874413	Miller	Jaron	Alexander	
1929320	Moore	Michael	Joseph	II
1909618	Mueller	Brice	Stone	
631551	Nuesslein	James	Gerhart	
1435054	O'Brien	Ian	Joseph	
1870912	Park	Brandon	Tanu	
598826	Park	Calvin		
314883	Peck	James	Dean	
1203011	Phillips	Peggy	Julia	
858358	Pohn	Justin		
335541	Raya	Diana	Elizabeth	
1608101	Rhee	Chan	H	
1797504	Rolf	Jeremy		
250165	Rumi	Sam		
1626882	Seidel	Jesse	Douglas	
201962	Shaffer	Daniel	Brian	
1909997	Shipley	Matthew	Charles	
1850217	Smith	Sherry	Lyn	
1010630	Staniec	Danielena		
41770	Stemrich	Frederick	David	
1916302	Szczepaniak	Shane	Steven	
1269220	Tampow	Tyler	Brian	
1859006	Terrell	Cress	Julian	
1919275	Tuita	Patrick	Benjamin	
1674764	Wacker	Jaime	Lyn	
204569	Zona	Ryan	Bart	

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



Thomas Fite, Director

**Delegated Authority
January 29, 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 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
1915110	Abasi	Malek	Soleiman	
1594000	Abdel-Haq	Jordan	Drew	
1135626	Abreu	Justin	Jeffrey	
1915364	Adams	Madeline	Louise	
1211878	Al-Abed	Hussein		
1068049	Andres	Ethan	Wayne	
1662551	Apostolakis	Nicole	Lea	
1368872	Avalos	Daniel	E	
1018646	Banks	Shaheema	Ashley	
1877599	Barnes	Vince	H	
1890806	Benischek	Jessica	Renee	
1721878	Birgenheier	Alexander	James	
271403	Bonar	Johann	Chretien	
489962	Bricker	Charles	Rockwell	
1105006	Briggs	Tara	Lauren	
1901180	Buchan	Tylor	Joseph	
21403	Budke	Clifford	Charles	III
48914	Bulla	Joseph	Alan	
1857779	Butler	Jeffrey	Michael	
1834061	Cacaro	Addison	Arthur	
1379381	Carbone	Theodore		Jr.
1886722	Cardenia	Josephine	Louise	
314591	Ceballos	Jennifer		
1268893	Chang	Myong	Hwan	
181341	Coakley	Stanley	Byron	II
1888591	Cook	Douglas	William	
143820	Creed	Wendy	Kay	
1299835	Daof	Brian	Noel	
202141	Denton	Mark	Lorne	
47047	Dieng	Papa	Seyni	
1927744	Dikes	Christopher	Keith	
1940335	Duncan	Melanie	Jean	
1858439	Feliciano	Luis Antonio	Tablante	

1899581	Fernandez	Christopher	Alexander	
171755	Frizzie	Galen	Theodore	Jr
1896183	Galczynski	Tricia	Lee	
1558201	Gilchrease	Phillip	Lamont	
176879	Grafton	Jason	Dee	
1577805	Graham	Joseph	Nathaniel	
1784055	Greer	Brian	Michael	
1933546	Gumpert	Stephen	Charles	
1886014	Haydocy	Kyle	Joseph	
1872977	Hoganson	Josh	William	
1899836	Jasmin	Devin	Lee	
1597057	Johnson	Denielle	Ann	
1929681	Katz	Ean	Zacary	
1042005	Kaulbars	Kuno	Joey	III
789861	Kenyon	Brent	Damon	
1929710	Knox	Jordan	Terell	
1081144	Kretzer	Ryan	Keith	
1196378	Livingston	Brandyn	Isaac	
137093	Lloyd	Jeffrey	Gerard	
203332	Long	Richard	William	
1915195	Long	Lindsay	Rena	
332420	Manueli	Franco		
1922257	Margin	Andrew		
1870974	Martinez	Elias	De La Torre	
331415	Maxwell	Lauren		
1906226	McMahon	Susan		
5289	Migliaccio	Michael	Henry	
1332333	Nelson	Michael	Christopher	
1903557	Newman	Brianna	Paige	
1920783	Nickelson	Megan	Alisa	
835637	Norwood	Michael	Edward	
1407077	O'Brian	Roger	Shawn	Jr
1842811	Pangilinan	Anna	Louise	
1939221	Pashea	Adam	Joel	
1835539	Payette	Anthony	Paul	
194615	Powell	Michael	Albert	
389071	Reardon	Christopher	Todd	
927957	Roach	Bryan	Vincent	
1904665	Rood	Chad	Michael	
206047	Ruskin	Daniel	Francis	Jr
1509750	Sanchez	Fernando	Andres	
224512	Schaub	Joel	Michael	
1890865	Schmidt	Whitney	A	
1703121	Schoen	Brandon	T	

1823958	Scott	Gregory	Michael	
803948	Simon	Michael	Anthony	
1541243	Smith	Danitra	Necole	
37275	Smith	Carlton	Augustus	II
435749	Soltis	Joseph	M	
1552513	Speed	Timothy	James	
223464	Squires	David	Gordon	
1530623	Stack	Kevin	David	
1859512	Stadt	Leigh	Ann	
1930061	Stafford	Jason	Christopher	
185909	Streicher	Robert	Mitchell	
1886439	Sugar	Scott	Henry	
1573178	Taylor	Mark	David	
1750542	Thomas	Raynika	Renee	
190115	Toles	Andrew	Robert	
179238	Tomalak	Brian	D	
882597	Vallarta	Gabriel		
1482941	Walker	Shauntelle	Katrice	
1436916	Wallington	Cameron	Jael	
1021461	Webb	Daily	William	
1886001	Webster	Ashleigh	Jean	
1872746	Weiss	Caryn	Michelle	
1909133	Whitt	Amanda	A	
1674300	Yaeger	Ashley	Lorraine	

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



Thomas Fité, Director

**Delegated Authority
February 5, 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 seventy-seven mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
201665	Baldwin	Timothy	Christopher	
152124	Bischof	Michael	F.	
1940703	Bleakley	Annamarie		
1802155	Bogenschutz	Andrea	Marie	
1043728	Brady	Terese		
925673	Brahaney	Kathie Jo	M	
1393729	Brewer	William	NMI	Jr
252688	Byler	Jonathan	Scott	
1916656	Byrd	James	Junius	III
899634	Calixte	Joanna		
1925297	Carder	Amy	Lynn	
1673342	Carter	Michael	Thomas	
1939320	Cater	Isaac	Burton	
1008144	Chaillet	Roger	Eugene	
1918905	Cox	Isaac	Brant	
1918689	Crane	Dana	Sue	
1929741	Dugan	Michael	Anthony	II
1899215	Dunn	Joseph	Thomas	
1632185	Dye	Brandon	Tyler	
1912419	Fairer	Cory	Duane	
662142	Foeller	James	Joseph	
102885	Fonseca	Terrance	John	Jr
1263482	Frick	Blase	Charles	
230708	Furio	Frank	M	
1938449	Gentile	Jayla	Ashley	
898975	Glover	Stephanie	Lorraine	
1760561	Gomez	Samuel	Paul	Jr
1900040	Gray	Calvin	Kirby	III
1892565	Haas	Benjamin	David	
1653266	Hake	Angela	Kay	
1920184	Holman	Mya	Elizabeth	
1753501	Huynh	Bryant		
1933969	Jennett	Joshua	Harold James	
1927297	Johnson	Dustin	Shay	

212106	Jutla	Tajinder	Kaur	
868279	LaMorte	Nicole	C	
1810028	Ledford	Justin	William	
1139025	Leroux	Bonnie	Jo	
212182	Lidester	Nicole	Elaine	
1918805	Lister	Amanda	Catherine	
1933957	Lister	Kelly	Marie	
1523020	Long	Sean	Michael	
1076381	Long	Melissa	Starbird	
1755429	Lopez	Leovardo		
1720233	Luna Avila	Francisco	Enrique	
404525	Luzzi	Joseph	Michael	
1504248	Maccia	Kelly	Maureen	
1715087	Matthews	Brandon	Lee	
1933833	Mattingley	Miranda	Rose	
216067	McCloud	Damon	Wells	
1915226	McIntyre	Matthew	Jarryd	
1461662	McMenomy	Christopher	Andrew	
1933180	Meister	Kali	Teresa	
1517825	Minnella	Steven	Nick	Jr
1888356	Mueller	Ethan	Ford	
1917607	Mulder	Dorothy	Cooper	
1546688	Muscovitch	Sean	Edward	
1939217	Obermoeller	Robert	Jake	
1215674	Oliver	David	Warren	
1938669	Overman	Theron	Nathan	
232309	Parker	Jerome		
1858206	Patel	Ankur	Ramjibhai	
1874277	Porter	Luke	Ernie	
1939223	Racz	Christopher	Joseph	
382478	Schoch	Shawna	Lynne	
1866125	Sherbine	Daniel	Joseph	II
232380	Sinclair	Sean	W	
1835416	Sisk	Robert	Evan	
1829009	Smith	Christopher	Todd	
1931253	Smith	Trevor	Dalton	
139573	Steinberg	John	Henry	
1256549	Velazquez Vega	Edu		
1939156	Waddell	Chanda	Lea	
1446519	Ward	Rachel	Ann	
1900194	Washington	Damon	Matthew	II
1937794	West	Jason	Chatchai	
489832	Williams	Regina	Antionette	

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Thomas Fite, Director

Delegated Authority
February 13, 2020

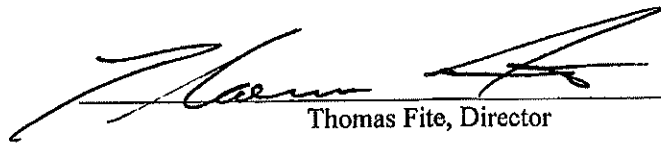
Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following sixty 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
223627	Bator	Dana	Zito	
1893808	Bieszke	Rebecca	Rae	
1939349	Birthisel	Katie	Faren	
1283018	Bisel	Kevin	Jeffrey	
1071882	Blusiewicz	Nathaniel		
1609124	Brown	Marcus		
1921736	Collins	Emmett	Francis	
221857	Curcio	Henry	Conrad	III
1225814	Domazet	Rachel	Elizabeth	
1198175	Drew	Maria	Alejandra	
1468315	Easter	Robert	Anthony	
270134	Eldred	Ryan	Gordon	
1409563	Fritz	William	Carter	
1497736	Ghioltan	Ana	V	
1917239	Gilbert	Philip	Wayne	
1913550	Gill	Trevor	Douglas	
1821497	Gillick	Erin	Elizabeth	
1213893	Gonzalez	Saturnina		
1808138	Hagan	Nicholas	Joseph	
333587	Hardie	Jennifer	Ann	
1866128	Hassan	William	Thomas	Jr.
938859	Henry	Garrett	Thomas	
1936240	Hernandez	Alan	Bryan	
1619239	Hopper	Claire	Victoria	
1877967	Iannarino	Nicholas	Paul	
1161494	Jordan	Sarah	Lynn	
1845165	Karim	Mohammed	Allen	
1429590	Kassab	Omar	Ihab	
1242706	Kemp	Preston	Elijah	
914562	Kersey	Shellie		
1691782	Le	Hien		
444008	Luna	German		Jr
1813198	Lupp	Tanja	Alina	
1879312	Magdelinskas	Matthew	Ryan	

1916349	Mancini	Thomas	Alan	
1704258	Martin	Lisa	Cheryl	
426321	Martins	Krista		
459161	McFarland	Myra	Elaine	
86840	Medve	Martin	Stephen	
888057	Miles	Vance	R	
1493898	Mueller	Dennis	Richard	
940847	Oswald	Christopher	Bradley	
1889740	Ponza	Nicolas	James	
195719	Porchea	Brandon	Alonzo	
755968	Renkes	Aimee	Alison	
1888622	Robertson	Keri		
1657364	Schneider	Kaylyn	Noelle	
1878209	Smith	Joseph	Edward	
1877627	Sobocinski	Stephen	Anthony	
1437588	Spexarth	Joshua	Luke	
39323	Stella	EliSteven		
224614	Tadros	Michael		
1627471	Taylor	DeAngela	Marie	
1889541	Thomas	Justin	Donovan	
56164	Waldman	Michael	Scott	
1263018	Wilding	Jonathan	Blake	
150846	Williams	Turner	Nelson	IV
1851087	Wills	Cheryl	Ann	
1452259	Worpenberg	Frank	J	
457838	Zoldak	David	James	

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Thomas Fite, Director

Delegated Authority
February 27, 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 fifty-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
1883931	Acosta	Bryan		
1931612	Alasia	Robert	James	
894630	Allred	Deborah	L	
329451	Baker	Chad	Brian	
7206	Banosian	Shant	Razmik	
379772	Becerra	Sergio	Antonio	
1876431	Bergman	Dan		
403902	Bernhart	Michael	Christopher	
1808057	Blood	Carlton	Alan	
1177040	Bloxsom	Joe		
188801	Bocus	Ronald	Lambert	
1890485	Boucher	Gregory	Arthur	
1761126	Bourneuf	John	Thomas	
1939553	Briggs-Mcneil	Haleigh	Renee	
1945907	Browning	Matthew	Adam	
1926458	Bullard	Andrew	Wayne	
1933973	Burriss	Jack	Pershing	
1880354	Burriss	Michelle	L	
1203290	Calabrace	Alicia	Dawn	
1605103	Cammarata	Lia	Brianna	
1664571	Campbell	Ajah	Naeemah	
1872347	Caudill	Leigh	Anne	
1411132	Chami	Mohammed	Ibrahim	
1299899	Connors	Kevin	Robert	
1941498	Crenshaw	Elizabeth		
1933743	Dale	Julian	Robin	
1657252	DAngelo	Dianna		
252744	Davenport	Darry	Michael	
1638110	del Villar	Ruben	Raziel	
1913407	Deschamps	Julie	Charlotte	
799804	Donovan	William		
239957	Downes	Mary	J	
1907248	Doyle	Jennifer	Leigh	
1936256	Dugan	Ashley	Jordan	

1851427	Dunham	Corbin	Jay	
1394915	Dunlap	Gunnar	S	
1851425	Ebnet	Samuel	Michael	
1931517	Edmondson	Grant	Witten	
1914550	Ehlers	Myles	Keith	
222960	Ernst	Randal	John	
1870980	Fausett	Colton	Joseph	
1936683	Ferrara	Justin	Gray	
1182446	Fessenden	Tuyet Nhung	Thi	
1650486	Freeman	Bradley	Mark	
1890804	Freshley	Shawn	Christopher	
1133546	Fricke	Derek	Ray	
1916535	Fuller	AKela	RheAunna	
1552785	Fura	Craig	Ryan	
1936564	Gallegos	Tania		
785350	Gaubatz	Glen	Lee	
1940785	Gillis	Jeffrey	William	
1719099	Golden	James	Arthur	III
1873392	Gonzalez	Marcos	Jose	
1906873	Gramse	John	Matthew	
1029835	Gran	Michele	Dawn	
141897	Gregory	Robert	Edward	
1945834	Grubert	Jeremiah	David	
1946361	Guthrey	Brent	Robert	
1387694	Haas	Krista	Marie	
1007862	Hampton	Kameron	Christian	
1278254	Hanna	Mark	David	
739790	Heinz	Joshua	Steven	
1903968	Held	Reaunna	Winter	
1570919	Hinerman	Richard		
1861801	Hoover	Heather	Lyn	
1946409	Hosman	Desiree	Leah	
1251745	Hughes	Clayton		
1826602	Jacobsen	Nichole	Renee	
1426438	Johnston	Thomas	James	Jr
1931800	Jones	Shakeel	Lee	
207594	Keith	Andrea	D	
1909777	Kelley	Kaitlynn	Marie	
1031134	Kelly	Kendra	Jade	
1808066	Keppler	Christopher	Joseph	
1945961	Kline	Nicolas	Vincent	
396204	Kramer	David	John	
1945964	Kudiwu	Eric	Mawakani	
496898	Kufrin	Keith	Edward	

1373722	Lachendro	Michael	Francis
1938241	Landrus	Joel Ian	
1247903	Lemire	Ryan	Anthony
819609	Leon	Edward	Louis
242270	Lewis	Candice	Renee
1910460	Luchsinger	Jared	Allen
1914777	Mabrey	Jared	M
1870385	Macias	Rachel	Adriana
1942637	Manley	Laura	Emily
1945930	Mayfield	Daniel	Patrick Lyle
1945920	McLean	Nicholas	Anton
1936276	Mehan	Ryan	Michael
1480349	Miller	Josh	John Edward
219450	Mirise	Greg	Alan
1443611	Mitchell	Michelle	Marie
1574103	Mixon	Regina	
1751844	Mobilian	Justin	Thomas
1671090	Moskovakis	George	Nicholas
1024852	Muehlenkamp	Lawrence	Jay
1936962	Musgrove	Justin	Matthew
1110462	Naughton	Michael	Thomas
1921366	Nguyen	Leyna	Quynh-Lam
141658	Norton	Henry	O
1934061	Orrey	Alison	Nicole
1933248	Pallaki	Smitha	
195204	Paradis	Matthew	P
11653	Parikh	Nishith	Rantideo
1905903	Parrish	Dustin	Edward
237745	Paul	Andrew	Martin
1906280	Peters	Grant	William
1857596	Pineda	Alfredo	
1494806	Poteshman	Danielle	Lauren
217948	Racusen	Robert	Mark
1221870	Ramirez	Garin	Joseph
209826	Rasmusson	Jason	Lynn
1493901	Reid	George	Foster
427901	Renfroe	Ryan	Keith
219533	Rooney	Stephan	
616046	Ross	Patricia	Ann
1927010	Rowley	Tijideen	Olatokunbo
591564	Ryan	Tracy	A
1929513	Saladino	Matt	Antony
1202858	Sason	Ryan	Christopher
1521688	Schermaul	Thomas	Joseph

III

229062	Schults	Michael	William	
1938447	Scott	Sarah	Michelle	
1847728	Searles	Stephenae	Alisse	
1916549	Sheehan	Joseph	Andrew	Jr
1936622	Singh	Amanpreet		
333643	Smith	Denise	Dornell	
1899167	St Clair	Jerell	Alexander	
1641365	Steinhauer	James	Nicholas	
144115	Stengel	Michael	Benjamin	
1940986	Stepanek	Diana		
1935906	Stewart	Brittany	Anne	
760277	Suarez	Jaclyn	Jada	
224620	Tadros	Nevene		
496809	Thomas	Garrick	Tamar	
281186	Thompson	Gloria	Jean	
217971	Thomsen	Peter	William	
1949968	Thornburg	Jack	Dalton	
1641524	Topolski	Kevin	Richard	
1911743	Turek	Sheldon	Marcus	
1214254	Vasquez Varela	Brayn	Josue	
1013446	Walker	Brock	Thomas	
200868	Waller	Angela	Beth	
1916553	Wells	Kayla	Janai	
434270	Welman	Sarah	Jane	
881589	Whittington	Ryan	Gene	
1197445	Wilderman	Angela	Lynn	
1713893	Wilson	Christopher	Harold	
937662	Zacamy	James	Joseph	Jr
1916499	Zajac	Anna	Maria	
1308361	Zippelius	Jacqueline	Julie	

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Thomas Fite, Director