

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
November 14, 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; Robert Payne, Field Manager, Consumer Credit; and Sharmaine Stewart, Administrative Assistant. Also present was visitor Brett Ashton representing Kreig DeVault.

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

- A. Members Present: Richard J. Rice, Chairman; Thomas C. Fite, Director; Jean Wojtowicz and Benjamin Bochnowski. Mark Schroeder, Vice Chairman, present via teleconference. Donald E. Goetz was absent.
- B. Date of next meeting: December 12, 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 August 8, 2019 meeting.

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

D. CREDIT UNION DIVISION:

1. Teachers Credit Union, South Bend, St. Joseph County, Indiana

Prior to the presentation of this matter, Mr. Rice announced he was recusing himself from participating in the discussion and abstaining from voting on the application, due to his relationship with Teachers Credit Union. Mr. Rice then stepped out of the Board room. Mr. Kirk Schreiber, Senior Depository Analyst presented this application. Representing Teachers Credit Union was Brett Ashton, Partner, Krieg DeVault, LLP. Mr. Schreiber informed the Members that Teachers Credit Union submitted an application and Board Resolution to purchase all of the assets of New Buffalo Savings Bank, New Buffalo, Michigan pursuant to IC 28-1-8-6.

The Purchase and Assumption Agreement between Teachers Credit Union, New Buffalo Savings Bank, and New Bancorp, Inc., a Savings and Loan Holding Company for New

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Buffalo Savings Bank sets the terms and conditions upon which Teachers Credit Union will purchase all the assets and assume all the liabilities of New Buffalo Savings Bank.

Teachers Credit Union will assume all deposit liabilities at closing. All deposit liabilities will be insured by the NCUA due to the Low Income Designation ("LID") of Teachers Credit Union. The Department is requiring that all depositors qualify for membership under Teachers Credit Union approved Field of Membership. Therefore, Mr. Schreiber informed the Members that the staff is recommending the Department approve the transaction conditioned upon the requirement that Teachers Credit Union must affirmatively sign-up for credit union membership each bank customer within six months of the transaction closing date and those bank customers must meet the granted Field of Membership for Teachers Credit Union. If a bank customer does not qualify within the Field of Membership or does not affirmatively join the Teachers Credit Union, those accounts must be closed within the six month timeframe.

Additionally, Teachers Credit Union proposes to expand its Field of Membership to serve persons who reside or are employed within Bloomfield, West Bloomfield and Commerce Townships in Oakland County, Michigan and Clinton and Macomb Townships in Macomb County, Michigan, as both New Buffalo and Teachers Credit Union have member presence in these areas. Teachers Credit Union has also committed to establishing a full service branch within the proposed expanded Field of Membership within 24 months.

Mr. Schreiber concluded that it was the opinion of the staff that all of the statutory requirements of IC 28-1-8-6 have been satisfactorily met and it is recommend the Board Resolution and Application for the Purchase and Assumption of all assets of New Buffalo by Teachers Credit Union be approved conditioned upon: 1. That bank customers must affirmatively sign-up for credit union membership within six months of the transaction closing date and those bank customers must meet the granted Field of Membership for Teachers Credit Union. If a bank customer does not qualify within the Field of Membership or does not affirmatively join the Teachers Credit Union, those accounts must be closed within the six month timeframe; and 2. Teachers Credit Union will construct a branch in the proposed expanded Field of Membership within 24 months.

After Mr. Schreiber's presentation, the Members had a discussion about the transaction including Field of Membership eligibility requirements, NCUA Low Income Designation, considerations of capital and risk, and on-balance sheet liquidity. The staff addressed all of the members questions.

A motion for approval of the application was made by Ms. Wojtowicz and seconded by Vice Chairman Schroeder and the motion passed unanimously.

Roll Call was taken after the vote.

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F. DIRECTOR'S COMMENTS AND ACTIONS:

1. Webb Ford, Inc.

Enclosed in your board packet was a copy of the IN Court of Appeals decision along with a confidential cover letter. If you have any questions, please feel free to call or email me. I expect to have more resolution details to discuss with the full board at an executive session at the December board meeting.

2. Veritec Solutions

At the August Board meeting, Veritec presented a proposed per transaction fee increase for the Indiana Small Loan Database. The Members approved an increase of \$.53 for 2020, and \$.68 for 2021. The Veritec Board accepted this Board's approved per transaction fee increase. Veritec has sent a notice to all licensees in IN regarding the increase in anticipation of it taking effect as of Jan. 1, 2020. The letter also notified them of the subsequent 2021 increase. I have sent a separate letter notice with the annual license renewals that are going out in the mail today.

3. Director Fite asked for questions pertaining to the items approved under delegated authority. Noting that the Members had no questions pertaining to the items approved, Director Fite preceded to introduce Robert Payne. Mr. Payne was most recently promoted to fill one of the two vacant field supervisor positions within the Consumer Credit Division. Senior leadership is excited to have such a high quality candidate to promote from within. Director Fite also announced that the second field manager position was recently filled with an external candidate who is named Luke VanNatter. The filling of these two positions solidifies a few notable holes in the organizational chart.

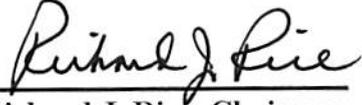
It was announced that the DFI staff are competing against three other agencies in a charity Lip Sync contest on Friday, November 12th. Director Fite noted that this is symbolic of the healthy office environment the agency is currently enjoying.

Concluding this segment of the meeting, Fite updated the board regarding the two lawsuits attempting to block the Comptroller's desire to offer national bank charters to nonbanks, and on a more positive front he also discussed state efforts to gain the ability to examine technology service providers.

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. Bochnowski. moved for adjournment, Ms. Wojtowicz seconded the motion, and it passed unanimously.

APPROVED:


Richard J. Rice, Chairman

ATTEST:


Nicole Buskill, Secretary

ACTION TAKEN UNDER DELEGATED AUTHORITY
AUGUST 9, 2019

1. GERMAN AMERICAN BANK, JASPER, DUBOIS COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **3930 South Walnut Street, Bloomington, Monroe County, Indiana**. The application was received on July 18, 2019. The branch is to be known as the **South Walnut Branch**. This will be the institution's 73rd branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. 1ST SOURCE BANK, SOUTH BEND, ST. JOSEPH COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **104 South Jackson Street, Auburn, DeKalb County, Indiana**. The application was received on August 6, 2019. The branch is to be known as the **Auburn Banking Center**. This will be the institution's 82nd branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. SPRINGS VALLEY BANK & TRUST COMPANY, FRENCH LICK, ORANGE COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **1501 West Broadway Street, Princeton, Gibson County, Indiana**. The application was received on August 5, 2019. The branch is to be known as the **Princeton Branch**. This will be the institution's fifth branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

4. FINANCIAL CENTER FIRST 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 organization into the field of membership of the credit union:

Ebert Machine Company, Inc. – Peru, Indiana – 79 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
AUGUST 21, 2019**

1. CENTRA CREDIT UNION, COLUMBUS, BARTHOLOMEW COUNTY, INDIANA

The credit union has applied to the Department for approval to establish a branch office to be located at **189 Commercial Street, Nashville, Brown County, Indiana**. The application was received on July 31, 2019. The branch is to be known as the **Nashville Branch**. This will be the institution's 17th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED JF

2. PROSPECT BANK, PARIS, EDGAR COUNTY, ILLINOIS

An application to expand the activity of a foreign corporation doing business in the State of Indiana was received from Prospect Bank, Paris, Edgar County, Illinois. Prospect Bank filed the application to expand its activity in accordance with the provisions of IC 28-1-22. The Illinois state chartered commercial bank wants to expand its current banking activities to include serving as a fiduciary in Indiana. Nothing else will change from the original certificate of authority for Prospect Bank, formerly known as The Edgar County Bank & Trust, which was issued and effective on May 17, 2007. **APPROVAL OF THE EXPANSION OF ACTIVITY IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED JF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
SEPTEMBER 3, 2019**

1. MERCHANTS BANK OF INDIANA, CARMEL, HAMILTON COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **701 East Main Street, Richmond, Wayne County, Indiana**. The application was received on August 16, 2019. The branch is to be known as the **Richmond Branch**. This will be the institution's fifth branch.
APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. OWEN COUNTY STATE BANK, SPENCER, OWEN COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **2115 West 16th Street, Bedford, Lawrence County, Indiana**. The application was received on August 20, 2019. The branch is to be known as the **Bedford Branch**. This will be the institution's sixth branch.
APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. FORUM CREDIT UNION, FISHERS, HAMILTON COUNTY, INDIANA

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

Kirkpatrick Management Company – Indianapolis, Indiana – 200 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
SEPTEMBER 3, 2019**

4. FIRST HOME BANK, ST. PETERSBURG, PINELLAS COUNTY, FLORIDA

An application for issuance of a certificate of admission was received from First Home Bank, St. Petersburg, Pinellas County, Florida ("First Home"). First Home filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Florida state-chartered commercial bank intends to engage in real estate lending in the State of Indiana through a Loan Production Office located at 6801 Lake Plaza Drive, Suite C308, Indianapolis, Indiana. Business Filings Incorporated, 150 West Market Street, Suite 800, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by First Home. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
SEPTEMBER 25, 2019**

1. FIRST SAVINGS BANK, CLARKSVILLE, CLARK COUNTY, INDIANA

The bank has applied to the Department for approval to relocate its main office from **501 East Lewis & Clark Parkway, Clarksville, Clark County, Indiana** to **702 North Shore Drive, Jeffersonville, Clark County, Indiana**. The application was received on September 12, 2019. The expected date to relocate is October 1, 2019. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

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

The bank has applied to the Department for approval to relocate a branch office from **802 Mulberry Street, Noblesville, Hamilton County, Indiana** to **50 North 9th Street, Suite 205, 207 & 210, Noblesville, Hamilton County, Indiana**. The application was received on September 9, 2019. The branch is to be known as the **Noblesville Downtown Branch**. The bank will continue to have 11 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

3. FINANCIAL CENTER FIRST 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 organization into the field of membership of the credit union:

Gleaners Food Bank of Indiana – Indianapolis, Indiana – 39 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
SEPTEMBER 25, 2019**

4. 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 – Jennison, MI – 5 members (common bond of occupation as defined by IC 28-7-1-10)

HMS Highland Park, LLC – Farrington Hills, MI – 2 members (common bond of occupation as defined by IC 28-7-1-10)

Bobenal Investments, Inc. – East Lansing, MI – 6 members (common bond of occupation as defined by IC 28-7-1-10)

Gulker Group – Jennison, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

ACTION TAKEN UNDER DELEGATED AUTHORITY
OCTOBER 28, 2019

1. **HORIZON BANK, MICHIGAN CITY, LAPORTE COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at **2555 Crooks Road, Troy, Oakland County, Michigan**. The application was received on September 20, 2019. The branch is to be known as the **Troy Branch**. This will be the institution's 72nd branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. **FIRST SAVINGS BANK, CLARKSVILLE, CLARK COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at **3808 East 10th Street, Jeffersonville, Clark County, Indiana**. The application was received on October 4, 2019. The branch is to be known as the **10th Street Branch**. This will be the institution's 15th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. **FARMERS AND MERCHANTS BANK, BOSWELL, BENTON COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at **2 North 4th Street, Lafayette, Tippecanoe County, Indiana**. The application was received on October 4, 2019. The branch is to be known as the **Lafayette Branch**. This will be the institution's fourth branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

4. **THE BATH STATE BANK, BATH, FRANKLIN COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at **110 North Main Street, Liberty, Union County, Indiana**. The application was received on October 22, 2019. The branch is to be known as the **Liberty Branch**. This will be the institution's second branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
OCTOBER 28, 2019**

5. RIVER CITY BANK, INC., LOUISVILLE, JEFFERSON COUNTY, KENTUCKY

An application for issuance of a certificate of admission was received from River City Bank, Inc., Louisville, Jefferson County, Kentucky ("River City"). River City filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22 and IC 28-2-18-23. The Kentucky state-chartered commercial bank intends to engage in full service banking at its new branch in the State of Indiana located at 3511 East 10th Street, Jeffersonville, Indiana. Jason A. Loop, 318 Pearl Street, Suite 200, New Albany, Clark County, Indiana has been appointed as resident agent for service of legal process by River City. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)**

DEPUTY APPROVED CCD

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 organizations into the field of membership of the credit union:

Engaging Solutions – Indianapolis, Indiana – 130 members (common bond of occupation as defined by IC 28-7-1-10)

Infrastructure & Energy Alternatives, Inc. – Indianapolis, Indiana – 100 members (common bond of occupation as defined by IC 28-7-1-10)

Maverick Advantage – Noblesville, Indiana – 13 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
OCTOBER 28, 2019**

4. 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 – Jennison, MI – 5 members (common bond of occupation as defined by IC 28-7-1-10)

HMS Highland Park, LLC – Farrington Hills, MI – 2 members (common bond of occupation as defined by IC 28-7-1-10)

Bobenal Investments, Inc. – East Lansing, MI – 6 members (common bond of occupation as defined by IC 28-7-1-10)

Gulker Group – Jennison, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

West 24 Cottages, LLC – Jennison, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

4450 Buttermilk Court, LLC – Jennison, MI – 5 members (common bond of occupation as defined by IC 28-7-1-10)

Lapeer Management, LLC – Flushing, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

North Branch Plaza East, LLC – Flushing, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

Allegan Management, LLC – Flushing, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

Holly City Management, LLC – Flushing, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

Kingsley City Management, LLC – Flushing, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

Lawton Management, LLC – Flushing, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

Lenox Management, LLC – Flushing, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

St. Helen Management, LLC – Flushing, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

Stanton Management, LLC – Flushing, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

Vassar Management, LLC – Flushing, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

Vestaburg Management, LLC – Flushing, MI – 4 members (common bond of occupation as defined by IC 28-7-1-10)

Constellation Digital Partners – Raleigh, NC – 20 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

DELEGATED AUTHORITY
August 15, 2019

MORTGAGE LENDING LICENSE APPLICATION

Liberty Home 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 Independence, Ohio. The applicant is licensed in twenty-four 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

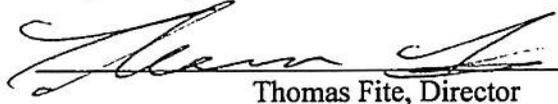

Thomas Fite, Director

DELEGATED AUTHORITY
August 15, 2019

MORTGAGE LENDING LICENSE APPLICATION

Sprout Lending, LLC applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant is not currently licensed with the Department. The applicant is based in Fort Pierce, Florida. The applicant is licensed in thirty-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

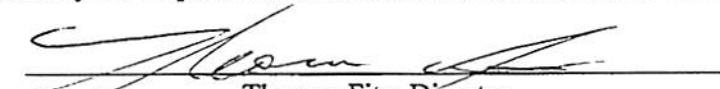

Thomas Fite, Director

DELEGATED AUTHORITY
August 22, 2019

MORTGAGE LENDING LICENSE APPLICATION

Castle 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 San Diego, California. The applicant is licensed in thirty-nine 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

42533

DELEGATED AUTHORITY
August 22, 2019

MORTGAGE LENDING LICENSE APPLICATION

Mortgage 1 Incorporated 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 Sterling Heights, Michigan. The applicant is licensed in seven 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 horizontal line.

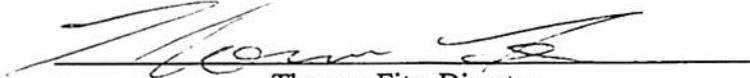
Thomas Fite, Director

DELEGATED AUTHORITY
August 22, 2019

MORTGAGE LENDING LICENSE APPLICATION

T2 Financial LLC d/b/a Revolution Mortgage 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 Westerville, Ohio. The applicant is licensed in eleven 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

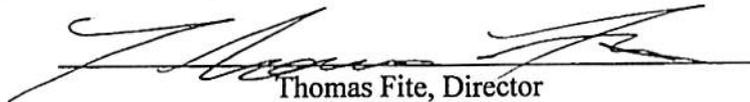
42583

DELEGATED AUTHORITY
September 4, 2019

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Versara Lending, LLC applied for a consumer loan license. The applicant is not currently registered with the Department. The applicant plans to offer unsecured loans to consumers for debt consolidation. The applicant is based in New York, New York. The applicant is currently licensed in fourteen states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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



Thomas Fite, Director

42584

DELEGATED AUTHORITY
September 4, 2019

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Green Bear of Indiana, LLC d/b/a Crestline Finance applied for a consumer loan license. The applicant is not currently registered with the Department. The applicant plans to offer unsecured open-end loans to consumers. The applicant is based in Park City, Utah. The applicant is not licensed in any other state, but is an affiliate of other entities owned by Green Bear, LLC that have licenses in two states and pending applications in seven states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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



Thomas Fite, Director

42589

DELEGATED AUTHORITY
September 4, 2019

MORTGAGE LENDING LICENSE APPLICATION

AmWest Funding Corp. d/b/a Bridgeway Financial applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant, formerly known as PMAC Lending Services, was previously held a Mortgage Lending license (16689) from October 6, 2011 until March 4, 2016. The applicant chose to cease business operations in 2016. The applicant is obtaining a license now to begin mortgage lending again. The applicant is based in Brea, California. The applicant is licensed in thirty-nine 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
September 16, 2019

MORTGAGE LENDING LICENSE APPLICATION

Nova Financial & Investment Corporation d/b/a Nova Home Loans applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant previously held a Mortgage Lending license (16109) from March 7, 2011 until April 7, 2104. The applicant chose to cease business operations in 2014 due to a lack of loan volume and a plan to expand the business into western states. The applicant is obtaining a license now to begin mortgage lending in Indiana again. The applicant is based in Tucson, Arizona. The applicant is licensed in thirteen 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

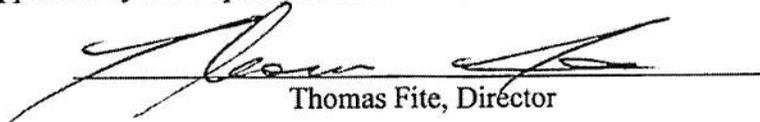

Thomas Fite, Director

DELEGATED AUTHORITY
September 19, 2019

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Constant Energy Capital Management, Inc. applied for a consumer loan license. The applicant is not currently registered with the Department. The applicant plans to offer secured loans to consumers to finance projects that will help the consumer make energy efficient improvements to the consumer's home. Examples of the collateral securing the loans are heating units, cooling units, ventilation equipment, irrigation, and generators. No security interest will be taken in the consumer's residence; the applicant reserves a right to file a UCC filing on the fixtures financed. The applicant plans to originate loans through its website and through referrals from Indiana-based home improvement installers. The applicant is based in Portland, Maine. The applicant is currently licensed in fourteen states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval.
(LHM)

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


Thomas Fite, Director

DELEGATED AUTHORITY
September 19, 2019

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Figure Lending LLC applied for a consumer loan license. The applicant currently holds a mortgage lending license (39933) with the Department. The applicant plans to offer unsecured loans and personal property secured loans to consumers. The applicant plans to originate loans through phone and electronic mail solicitations. The applicant is based in San Francisco, California. The applicant is currently licensed in seven states for non-mortgage lending. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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

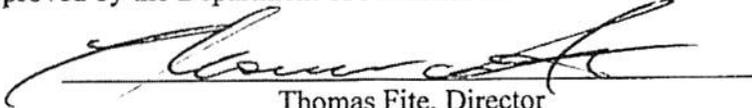

Thomas Fite, Director

DELEGATED AUTHORITY
September 19, 2019

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Funding University, Inc. d/b/a Funding U applied for a consumer loan license. The applicant is not currently licensed with the Department. The applicant plans to offer unsecured private education loans to consumers. The applicant plans to originate loans through its website. The applicant is based in Portland, Maine. The applicant is currently licensed in Missouri, but is also operating in 19 states that do not require the applicant to be license because the interest rate charged by the applicant is below the triggering rate for licensure in those states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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

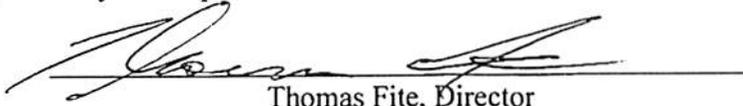

Thomas Fite, Director

DELEGATED AUTHORITY
September 25, 2019

MONEY TRANSMITTER LICENSE APPLICATION

LL Pay U.S., 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 New York, New York. The applicant is currently licensed in thirty-three states. The applicant will be offering stored value accounts to consumers for the purpose of consumer to consumer fiat currency money transmission. Consumers can also use the stored value accounts to pay merchants in Hong Kong and mainland China. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 28-8 and as stipulated in IC 28-8-4-35. Applicant is recommended for approval. (LHM)

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


Thomas Fite, Director

DELEGATED AUTHORITY
November 1, 2019

MORTGAGE LENDING LICENSE APPLICATION

Howard Hanna Financial Services, Inc. d/b/a Howard Hanna Mortgage Services applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant has not been previously licensed with the Department. The applicant is based in Pittsburg, Pennsylvania. The applicant is licensed in Michigan, Ohio, Pennsylvania, and West Virginia. 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

42924

DELEGATED AUTHORITY
November 1, 2019

NON-DWELLING SECURED LOAN LICENSE APPLICATION

The Lutheran University Association, Inc. d/b/a Valparaiso University applied for a consumer loan license. The applicant currently holds a non-lender registration (1825) with the Department. The applicant currently engages in consumer credit sales with its students so students can finance education costs. The applicant wishes to offer private education loans to its students. The applicant is based in Valparaiso, Indiana. The applicant is not licensed in any other states to engage in lending. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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


Thomas Fite, Director

Delegated Authority
August 8, 2019

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one hundred twenty 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
1133079	Adkins	Clyde	Elbert	IV
112040	Agius	Joseph	Paul	
1449852	Andrews	Reece	Franklin	
1501835	Antonovich	Ryan	K	
112034	Arnold	Laureen	Marie	
1875958	Attlesey	Katie	Janelle	
1872477	Ayers	Bradley	Ryan	
20779	Babb	Kevin	Lynn	
217456	Bailey	Aaron	Timothy	
1877048	Bailey	James	Robert	
434681	Bateman	Samantha	C	
1670609	Bourne	Jack	Elliot	
1854869	Branson	Andrew	Ulrich	
1874838	Broadus	John	Jerome	
1237900	Bruner	Michael	Thomas	
883703	Caldwell	Jared	Michael	
1870690	Capitena	Rachel	Lynn	
130087	Carrigan	Zinn		III
1307502	Carrillo	Michael	Andrew	
1863370	Claus	Courtney	Jane	
1294797	Collins	Desmond	Archibald	
17581	Cox	Stephen	Harlan	
1807709	Day	David	Michael	
1876936	Deal	Matthew	Joseph	
1339963	Dehipola	Iranga	Ushad	
1833106	Del Toro	Ryan	Michael	
1738891	Diaz	Cesar		Jr.
1494263	Dillon	John	Charles	
1578785	Ebbecke	Daniel	James	
1606228	Edsall	James	Charles	
990604	Edwards	Jason	Anthony	
1294421	Equihua	Jaime		
182756	Evans	Robert	William	Jr.
1540393	Flores-Uranga	Euxebio	Joxe	

1845447	Fowler	Dennis	Lidell	Jr
1201051	Frac	Elena	Daron	
693271	Garcia Michel	Angel	De Jesus	
1718131	Georgian	Noah	James	
1192038	Glaser	Richard	Larry	
1046299	Gooch	Lawrence	Alan	
276668	Hale	Cheryl	Ann	
960089	Harrington	John	Trevor	
1459750	Haskell	Ashley	Roxanne	
146614	Hill	Shawn	Eileen	
1877165	Hoff	Stephannie	Jan	
1865316	Howell	Josh	Ross	
1871789	Hunt	David	Allen Seth	
218602	Jennings	Michael	James	
139664	Johnson	John	Martin	
667932	Jonas	Christine	Leslie	
1262821	Kas-Marogi	Alexander	Thomas	
1077582	Khoury	Michael	Rae	
1849828	King	Adrianna	Christine	
1626594	Kirk	Michael	Alan	
1784957	Knierim	Kelly	Rose	
1873413	Knott	Derek	Adam	
1586720	Koba	Samantha	Melia	
435757	Leeper	David	A	
1854290	Liu	Yitong		
1286119	Lloyd	Travis	Joseph	
1013546	Lopez	Ana	Luisa	
1872975	Malik	Zohaib		
148418	Malone	Scott	Adial	
1339906	Manley	Eric	Sean	
313846	Marquez	Humberto		
1780619	Marshall	Sara	Alida	
404046	Mason	Anthony	Tyrone	
1864649	Mason	Steven	Andrew	
1495445	McDonald	Jan	Arelene	
20295	McGrath	John	Edward	III
17645	McNemar	Sean	Patrick	
1872391	McSorley	Cameron	Cox	
32990	Milefchik	Ian	James	
1448911	Moore	Shawndra	Nicole	
1544012	Mosier	Trenton	Russell	
289598	Nazir	Irfan		
863588	Nelson	Kevin	Michael	
1435358	Nelson	Molly	Jean	

1747205	Nisenbaum	Robert	Abraham	
1578805	Nocita	William	Michael	
217473	Ockrim	Bernard	Steinman	
1228919	Ostgren	Nicholas	Montgomery	
333823	Panno	David		
808042	Pickard	George	Roy	IV
575997	Poplin	Timothy	Martin	
1027318	Porter	Scott	Elliott	
1598044	Portwood	Lawrence	Frank	
1841340	Prince	Nicholas	Redford	
1859984	Ramey	Jeffrey	Barton	
1292263	Reynolds	David	Michael	
763729	Rice	Shaughnessy	D	
1876023	Richardson	Xavier	Lawrence	
231215	Roberts	Joanna	Marie	
327155	Roemerman	Michael	E	
1501698	Roque	Vernon	Ashley	
785780	Ruhr	Roger	Anthony	
1057600	Ryla	Lawrence		
120117	Saghafi	Khashayar	Shaheen	
1869149	Schiedel	Richard	Cory	
1457951	Seymour	Ashley	Lauren	
1697522	Shavers	Amber		
1867513	Sheaffer	Timothy	Ryan	
1871902	Shopshire	Andrew	Dylan	
224939	Smith	Kevin		
877963	Stewart	Sarah	Elizabeth	
283342	Swift	Austin	William	II
1013331	Tanner	Denise	Edwards	
755710	Toney	Dennis	Compton	
1554197	Turner	Michelle	Rene	
39964	Twombly	Scott	Michael	
1254144	Walker	Christopher	Carter	
196677	Wallace	Kelly	Patrick	
1811881	Watlington-Wright	Asher	Jalon	
842734	Webb	Nathan	Patrick	
1868035	Weber	Grant	Richard	
78045	Wilkerson	Bobby	Rhea	
700709	Witter	Lindsay	Rae	
630188	Worton	Porter	Dewayne	
1397011	Zamora	Rigoberto		
11656	Zaroor	Apple	Ketsarin	

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



Thomas Fite, Director

Delegated Authority
August 19, 2019

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following sixty-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
1577343	Bauer	Eric	Roger	
1332831	Bedke	Curtis	Nathan	
176985	Beecham	James	Gerard	
235583	Boiles	Jadey	Wayne	
1568901	Bolden	Azel	Edward	
1573105	Brennan	Alyssa	N.	
1682605	Brooks	Brian	David	
1878350	Buchanan	Chelsea	Kalene	
116538	Carlton	Patrick		
1699738	Carpenter	Keegan		
1515975	Crowder	Thomas	Michael	
1723787	Davis	Auston	Jacob	
1866591	Davis	Richard	Lee	
1872027	Diefes	Jordan	Tyler	
1654612	Dispigno	Vincent	Michael	
157623	Durand	Michael	Christopher	
1107253	Esterberg	Derek	Dean	
1863233	Feagin	Emily	Rose	
120831	Felsman	Julia	Leigh	
1862265	Fischer	Matthew	Michael	
1674194	Hamaya	John	Tsugio	
1651332	Hanks	Roy	Nathaniel	
1828258	Harris	James	Bradley	Jr
1879521	Hermance	Scott	Craig	
1828257	Hicks	Ayana	Mertina	
1295814	Hoballah	Khodor	Radwan	
244079	Howard	Gina	Rebecca	
1183968	Johnson	Crystal	Gail	
918189	Johnson	Kimberly	Dunta	
1879410	Jones-Sekse	Richard	Alexander	
1847838	Lewis	Jacob	Michael	
1871936	Loscalzo	Francis	J	
1856506	Malkosh	Fadi	Wail	
250541	Mealman	Gregory	Alan	

328835	Mirabal	Reinaldo		Jr
1668261	Molina	Max	Lionel	III
1623569	Nevzoroff	Jacob	Elmer	
1851415	Nguyen	Kevin	Khoa	
400093	Olson	Brian	Lee	
816962	O'Reilly	Betty		
1769595	Ortiz Sanchez	Isamar	Patricia	
1018996	Osborn	Deserea	D	
1882243	Partika	Daniel	Jay	
1753250	Patterson	Keyon	Jerail	
1820021	Poveda	Katherine	Sylvia	
1830151	Price	Angela	Nicole	
69527	Pruitt	John	Wesley	
1425954	Reed	Joshua	Mark	
1710244	Roher	Dominic	Evan	
22475	Romack	Joseph	Gilbert	
262463	Ross	David	Scott	
1432515	Rozier	Matthew	Kenneth	
919187	Sausser	Christopher	John	
1560231	Silva	Christian	Giovanni	
1513646	Silver	Amanda	Lee	
151158	Sims	Jennifer	Leigh	
1842866	Steuber	Reed	Brady	
1282287	Stranz	Lucy	Maureen	
294753	Strauss	Derrick	Robert	
914685	Taylor	Lawrence	Bruce	
1018781	Tedesco	Debra	Margaret	
1685931	Theisen	Shane	Patrick	
1794353	Theno	Elizabeth	A	
1729153	Tutt	Dekisha	Kivonne	
1879402	Youssef	Adam		
1867738	Zaininger	Ryan	Wayne	

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



Thomas Fite, Director

Delegated Authority
August 27, 2019

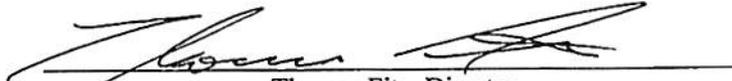
Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following forty-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
1880844	Belnap	Alishia	Nichole	
1054256	Black	Russell		Jr
639483	Brinkerhoff	Bruce	Lee	
1867460	Bui	Jacqueline	Yen	
210027	Carvalho	Jason	Franklin	
1863244	Cato	Jonnelle	Ann	
1879512	Coker	Danielle	R	
738402	Cusack	Robert	E	III
496870	Davis	Craig	Allen	
1877936	Dunlap	Kindra	LeShaie	
1695185	Ellis	Joshua	Thomas	
66135	Fox	Robin	D	
496561	Frank	Joseph	William	
1228234	Harrell	Matthew	Taylor	
228184	Helemick	Todd	Michael	
728223	Helton	Samanthia	K	
732732	Hill	Kyle	Ray	
131216	Holcomb	Rick		
4320	Jarzowski	Edward	J	
212066	Keller	Scott	Michael	
1880912	Kidd	Desiaree	T	
1798566	Lin	Bolton	Bwo Truen	
60846	Lochner	Myra	Irene	
1019446	Love	Travis	Lee	
1536830	Marin	Georgian		
1314609	Mason	Andrew	Eli	
1878871	Matthews	Robert	Alvin	
823838	McLean	Sean	Leroy	
1842646	McNamara	Aubrea	Lauren	
1882743	Millington	Jeffrey	Robert	
1102971	Million	Amy	Lea	
1028094	Murphy	Matthew	Scott	
1839117	Murphy	Shawn	Patrick	
1694999	Ogden	Matthew	C	

1722802	Pilla	Jessica	Rae
1878197	Raines	Marice	A
407344	Schultz	Richard	James
1431049	Shrader	Randall	Scott
1222399	Spittler	Samuel	Alexander
1879355	Stober	Cheyenne	Nichole
184363	Timpson	Robert	Broadbent
908884	Von Bargaen	Merrill	Tapia
1878013	Whelahan	Keara	Nichole
259560	Zimmermann	Walter	Halen

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



Thomas Fite, Director

**Delegated Authority
September 6, 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 ninety-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
1621606	Akley	Ryan	Arthur	
1888177	Alexander	Joshua	Donte	
492434	Alsayed	Juliana	Rose	
1784916	Anderson	Sarah	Christina	
1676917	Bailey	Hayden	Edward	
1065375	Baker	Ashley	Nicole	
1885775	Barbera	Erik	James	
1223770	Beach	Travis	William	
1435114	Blattner	Tyson	James	
1375515	Boroughs	Clayton	Roy	
1888190	Bower	Brandon	Jason	
1810136	Capinia	Christopher	Leandro	
885180	Capouch	Joseph	Benjamin	
1669939	Chandler	Richard		Jr.
1859025	Chavez	Gabriela	Anahi	
1875111	Collins	Shannon	Lynn	
1881955	DaCosta	Dasmin	Arteaga	
138909	Darden	Gary	Robert	
1251881	Davenport-Drake	Julia	Elizabeth	
1888203	Davis	Darius	Dewayne	
1525845	Debo	Hunter	Ignatius	
398379	Dileno	Gina		
204859	Dobyns	Kimberly	Suzzane	
108707	Drexler	Matthew	Kazam	
307683	Dunn	Anthony	Lee	
653693	Eckman	Mandy	Sue	
1866891	Edgecomb	Eric	Edmund	
740343	Eslinger	Brittany	L	
1721920	Fernandez	Lisette	Marie	
853847	Fortuna	Joseph	Michael	
1888166	Frazier	John	Alexander	
1835111	Friedel	Sandra		
1882601	Funk	Joseph	William	
940790	Garon	Joseph	Paul	

234281	Geppi	Joseph	Francis	
1765024	Gonzalez	Lenis		
190345	Grunwald	Todd	Christopher	
356486	Guthridge	Richard	Miles	III
852356	Hauptert	Christine	Joy	
1691398	Hively	Alexander	Matthew	
1834652	Hobach	Matthew	John	
1888198	Hunt	Matthew	Joseph	
212594	Hutchens	Mitzi	C	
1888178	Jones	Dashon	Tylic	
1693020	Jones	Derek	S	
1887628	Jones	Jeffery	Adam	
286936	Keenan	James	Howard	Jr.
1888180	Kiesel	Davis	Martin	
1878381	Kluchki	Christopher		
1268521	Klug	Casey	Drew	
1888241	Knudson	Stephen	James	
1847861	Krull	Joseph	Robert	
1566185	Kuhl	Mark	Robert	
1886825	Logan	Joseph	Michael	
1883047	Manley	William	Kyle	
93076	Mathewson	Charles	David	
1862971	May	Reagan	John	
1698011	McCollum	Kimberly	Ann	
156172	Metheny	Holly	Kaye	
194733	Niutei	Maaфу	Takinima	
1784542	Norful	Kevin	J	
1867989	Norman	Ryan	Michael	
1767340	Novas	Marcela	Mallet	
1888172	Oliver	Nickeita	Sybil	
978615	Osborn	Krista	Michelle	
280392	Park	Daniel	Phillip	
1830632	Pyle	Brittany	Constance	
334931	Redoglia	Christopher	John	
1883499	Reed	Janice	Wahl	I
1004892	Richardson	Dean	Robert	
1733185	Rivers	Donald	Marcel	Jr
250213	Rodriguez	Joseph	Andres	
1865266	Rudolph	Elizabeth	Marie	
1618488	Ryan	John	Mebane	
175554	Sagle	Daniel	P	
22218	Sanchez	Rafael	Barajas	
1873211	Schuh	Margaret	Frances	
1836264	Silva	Igor	Magno Martins	

1885978	Spence	Brian	Dakota	
1869245	Testa	Daniel		III
7270	Thompson	Christopher	Bryan	
1881041	Tosti	Mara	Olivia	
1304180	Toth	Daniel	Carl	
1759248	Turcios	Tracy		
116417	Ventura	Andrew	Marc	
1654138	Vinnitsky	Michael	Morris	
1288575	Viragova	Sandra		
631443	Walsh	Karen	A	
562904	Wiegand	Jessica	Rose	
1194616	Wood	Jeffrey	A	
219610	Wyrostek	Michael	J	

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



Thomas Fite, Director

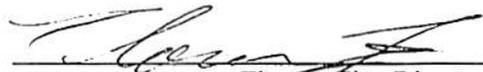
**Delegated Authority
September 10, 2019**

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-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
1862147	Bayha	Krysten	Nicole	
1650169	Blair	Darryl	Eric	II
114092	Bodary	Mark	Alexander	
1639341	Bolan	Jacklyn	Nicole	
1784972	Burnett	Zachariah	Alexander	
1493887	Carter	Warner	Canedo	
937761	Cassidy	Lisa	Michelle	
1874768	Collins	Riley	Michael	
1658223	Ere	Advent	Oyalaghabofa	
546330	Grant	Todd	Allan	
1084684	Hanssel	Mark	Timothy	
1445911	Hatch	Russell	LeGrand	
778948	Herrera	Fabricio		
1572646	Killingsworth	Tracy	Dawn	
173547	Lawson	Marvin	K	Jr.
1887125	Martinez	Angel		
1873239	Mayoral	Jonathon	Nicholas	
1799041	Mehra	Ashima		
880782	Paglia	Anthony	Lucio	
1538373	Robardey	Russell	George	
755976	Ruffer	Sara	Jean	
1024051	Shults	Daniel	Ryan	
1559911	Stephenson	Andrew	Thomas	
1372201	Wallace	Joshua	David	

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



Thomas Fite, Director

**Delegated Authority
September 19, 2019**

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following forty-three 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
1294829	Andrea	Stephen	Joseph	III
1621192	Bawa	Waquar	Altaf	
1888191	Becker	Jonathan	Tyler	
1868730	Branske	Denise	Marie	
1032078	Castaneda	Stephen	Delfino	Jr.
110263	Cooley	Timothy	Mark	
1855129	Crow	Quinton	Wayne	
101326	Davis	Jill	Michelle	
307654	Dimitri	Marcus		
1482936	Duran	Luis	Roberto	
732558	Ewonus	William	Kent	
1605591	Finnigan	William	Matthew	
205566	Girardot	Melissa	Marie	
122481	Gussick	Darren	Keith	
1493886	Haynes	Erika	Latosha	
527675	Hoekstra	Wendy		
488867	Keiser	Jeffrey	J	
530620	Kissner	Monica	Pauline	
228934	Larsen	Elizabeth		
1882278	Lazorko	Theresa		
512073	Lux	Roy	D	
1891306	Martin	William	David	III
13590	Miller	Katie	Lyn	
571554	Neal	Antonio	Glenn	
1881225	Pappas	Joseph	Steven	
1436401	Perriman	Geoffrey	Todd	
1374900	Peterson	Kellie	Francis	
1367286	Powell	James	Garnett	
1891314	Sears	Gavin	Sloan	
1888951	Shobe	Zakary	James	
1709924	Slade	Christopher	Austin	
1436112	Starr	Brett	Patrick	
810814	Steinberg	Jeffrey	Brian	
1891645	Stutts	Joshua	Bryan	

1891312	Tillis	Rodney	Eugene
1829854	Tomassi	Jonathan	
1882624	Treash	Zachery	Aaron
1878794	Turnbill	Jacob	William
118504	Ventura-Lujan	Joel	Alejandro
1879251	Wilson	Elizabeth	Marie
1382383	Wright	Andrea	Griffin
1818354	Young	Chelsea	Jordan
1850169	Zanayed	Brian	

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



Thomas Fite, Director

**Delegated Authority
September 25, 2019**

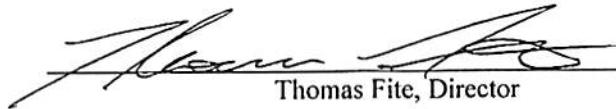
Mortgage Loan Originator Applications

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 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
1690903	Acosta	Antonio		
1700588	Alcala	Xavier		
1730403	Allen	Julee	Gabey	
1862574	Baker	Cory	Michael	
1846656	Barnes	Joshua	Ryan	
1745305	Brack	Timothy	Edward	
1456240	Buchanan	Jacob	J	
1241032	Cardwell	Russell	Dean	
483691	Chiu	Stephen	Kai Moon	
563807	Christy	Ryan	W	
1535514	Ciuclea	David	Denis	
175237	Dewitt	David	Lee	
970358	Dodge	Brian	Michael	
1893681	Ezell	Jabril	Marcus	
88287	Fejarang	Edward	Concepcion	
1609749	Franciscus	Charles		
1893691	Freed	Joseph	Borden	
1883762	Freeman	Kitwana	Malik	
1893717	Giordano	Matthew	Christopher	
1893715	Girma	Mickael	Sahale	
1372428	Green	Dustin	Alan	
1893720	Green	Kaylah	Jaunnae	
1893660	Hammond	Kyle	McGlone	
1071593	Healy	Ryan	Paul	
1893693	Hughes	Leah	Jade	
1893662	Kahl	Jonathan	Christopher	
1893712	Kim	Taylor	E	
1893701	Kling	Jack	Andrew	
328079	Konopiots	Keri	Ann	
1390163	Kulinczenko	Alec	Michael	
1893680	Lafauci	Jesse	James	
47175	Lees	David	Andrew	Jr.
1893675	Lenart	Dylan	George	
472924	Magana	Edward	R John	

1893704	Markowski	Robyn	Nicole	
1884382	McDonald	Joseph	Ray	
1893690	McNamara	Ethan		
1604584	Melton	Caleb	Daniel	
458987	Paschal	Ryan	Tyler	
1190476	Poindexter	Julianne	Marie	
1876893	Poling	Daniel	M	
1451095	Rosenthal	Brandon	Austin	
1034870	Rucinski	Scott	Paul	
1862577	San	Chanpheaktra		
1893708	Sanford	Jayvier	Jack	
1888169	Schaeffer	Tony	Michael	
1878137	Schaus	Blake	Elliott	
1854831	Severin	Amy	Christine	
929324	Smith	Martin	Eugene	Jr
1568262	Wilson	Emilee	Anne	

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 Thomas Fite, Director

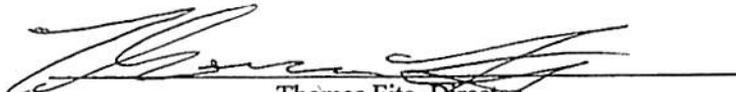
Delegated Authority
October 4, 2019

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

NMLS #	Last Name	First Name	Middle Name	Suffix
1887927	Alonzo	Bethsan	Manahach	
1890668	Cariello	Brandon	Anthony	
1895250	Collop	Lucas	Allen	
1699370	Dietzer	Brittany	Ann	
1887163	Fry	Brandon	Douglas	
425758	LaValley	Jason	Richard	
1191945	Le	David	Dat	
1896497	McCutcheon	Cory	Lane	
1849518	Mullins	Andrew	Michael	
1897685	Sanxter	Mary	Jo	
1888214	Simpson	Dylan	Trent	

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


Thomas Fite, Director

Delegated Authority
October 10, 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-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
1675159	Barragan Cardenas	Armando		
1587513	Bearden	Braxton	Deventa	
1889599	Bell	Brandon	Michael	
1840035	Bolla	Nagendra	Babu	
1899519	Candaso	Ryan	William	
1847321	Charles	Prince		
1538435	Cifuentes	Christian	Adolpho	
1897545	Dickens	Anthony	Don	
1633400	Fletcher	Jordan	Caleb	
1579712	Giarrusso-Layon	Nicholas	T	
1897679	Harper	Timothy	Ryan	
855256	Jimenez Rodriguez	John	William	
197997	Karesky	Jacob	Nathanial	
856048	Karibas	Erik	Jaison	
231143	Legg	Quentin	James	III
1720331	Luna	Ruben		Jr
1866722	Mastela	Katherine	Theresa	
19522	Matzek	Jason	Anthony	
1884740	McAllian	Ryan	Robert	
1879945	McKenna	Christopher	Michael	
1783081	McLane	Lisa	Germaine	
1894622	Mehuys	Evan	Donald	
1897910	Mesen	Albert	Oliver	
1618281	Morales	Jose	Edwardo	
1695708	Okuma	Kristin	Janelle	
1253872	Regan	Jolene	Virginia	
1897985	Skorski	Carey	Lynn	
1709829	Srery	Andrea	Michelle	
1516750	Ta	Andre		
1894606	Tucker	Nathan	Bennett	
1485503	Wheatley	Trisha	Lynn	
1579721	Worsley	Stephen	Thomas	

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



Thomas Fite, Director

Delegated Authority
October 22, 2019

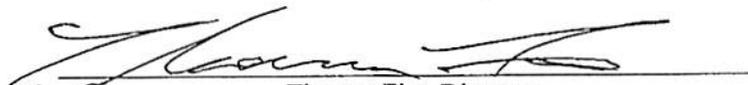
Mortgage Loan Originator Applications

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
1501668	Adhikari	Kisna	B	
1781255	Alford	Matthew	John	
1882020	Barton	James	Paul	III
1493029	Brown	Brandon	Charles	
1013952	Brunson	Jeremy	Joseph	
851855	Byron	David		
1888188	Carroll	Whitney	Michelle	
1890574	Cruz	Victor		
1480452	Dempsey	Jason	Kenlee	
1891349	Dowd	Patrick	Ryan	
1762634	Dudt	Eli	David	
1858488	Ellis	Michael	Scott	
1187798	Florez	Tiffany	Nicole	
265963	Gadd	Joseph	B	
1203718	Garzon	Lizeth		
1855700	Gertz	Matt	Albert	
817892	Hall	Wayne	Anthony	
194340	Harper	Brandon	Tremain	
1895253	Henry	Caitlyn	Erin	
1899139	Hill	Tracii	Thomas	
154390	Hille	Peter	William	
263576	Jacobs	Jeffrey	John	
1852238	Jauregui Gonzalez	Yanahi		
1897547	Landgraff	Kyndra	D	
880095	McCaulley-Marbrey	Chenessa		
1558175	McLean	Brandon	Earl	
1481211	Morales	Marcus	Alberto	
587381	Motta	David	Michael	
1429580	Neth	Solina		
1862369	Niswonger	Ronni	Nicole	
335710	Ojinaga	Miguel	Luis	Jr
1903182	Quddusi	Nabeel	Raza	
1895670	Randolph	Gabriel	Lee	
1721466	Redmond	Kevin	Lee	

1510446	Ridenour	Nathan	David
1742930	Riley	Colleen	Sue
738523	Schneider	Jeffery	James
1884414	Schoonover	Terry	Alan
1877751	Solis	Cassandra	Jazmin
241641	Sonds	Leanea	
1723714	Soto-Rodriguez	Jennifer	Leticia
1890957	Stetler	Rebecca	Louise
1082507	Stidham	Seth Phillip	
1891182	Tanner	Rebecca	Marie
200453	Vazquez	Elizabeth	Lorraine
1893624	Westgate	Roxanne	Marie
1885719	Woodson	Wesley	Mark

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



Thomas Fite, Director

Delegated Authority
October 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 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
1102159	Champion	Thomas	Lambert	
1886732	Crider	Dana	Lynn	
1890711	Fitzpatrick	Bryan	S	II
1503004	Jackson	Corey	Devonne	
1182864	Lasley	Brianne	Scherr	
1450360	Rutkoski	Kyle Abel		
1074565	Smith	Cody	Michael	
125901	Stith	Hunter	Stoll	

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


Thomas Fite, Director

**Delegated Authority
November 1, 2019**

Mortgage Loan Originator Applications

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

NMLS #	Last Name	First Name	Middle Name	Suffix
353650	Acker	Alan Ainsworth	Jr	
1228245	Acosta	Felipe	De Jesus	
1883287	Addy	Sean Griffin		
1209736	Alfaro	Diva E		
480012	Al-Hakim	Nasim		
1865722	Amador	Adalberto	Santos	
1203207	Amoles	Debora	Cassandra	
1567835	Andres	Nina		
1901294	Angulo	Allison	Marie	
1902468	Arizaga	Samuel	Anthony	
1763828	Arnall	Brittney	Nicole	
1816524	Atkerson	Ryan	Woodrow	
1733547	Baca	Annette	Yvonne	
1880181	Barkley	Kyla Raechoy		
1770739	Barnes	Jodi Lee		
20297	Bars	Solongo		
1854689	Baumgarten	Scott	Russell	
1905730	Beard	Sabian		
1900204	Beard	Tyler		
1796442	Bendell	Andrew	Gray	
442536	Bennett	Matthew	Edward	
886412	Binner	Ryan	Michael	
1563308	Blitvich	Lindsey	Haynes	
31303	Bodine	Robert	Horace	III
1675436	Bowe	Koamocheei	Ansini	
1899850	Bridges	Curtis	Alan	
1710064	Bross	Austin	Jeffrey	
1675025	Bruce	Timothy	Joseph	
376356	Cadena Mendez	Rogelio	Jesus	
93576	Callahan	Roger	Anthony	
148210	Cantrell	Roxanne	Jean	
453372	Carlson	Kevin	Michael	
1548095	Carmichael	Jeffrey	Bruce	
1377622	Carmona	Robert	Arthur	

1615050	Hervey	Joseph	Glen	
1828320	Hiestand	KyleJ		
1624596	Horstman	Landon	Taylor	
1815180	Hosler	Angela		
1903306	Howell	Ryan	Francis	
181281	Howes	Douglas	Arthur	
1903305	Hull	Corey	Alexander	
487682	James	David	Kevin	
142240	Jansen	Scott		
205801	Jessen	Brian	R.	
1896042	Johnson	Richard	David	
1898044	Johnston	Robin	Olivia	
1856528	Jones	De Shun	Jedidiah	
1521777	Kimberly	Mallory	Marie	
149330	King	Gayle	Christine	
1473339	King	SeanMicheal		
1884788	King	Shane	Michael	
1024308	Knott	Lance	Forest	
1609052	Komarchuk	Daniel	Lawrence	JR
331123	Kriete	Carole	L	
1553932	Landreth	Stephen	David	
184021	Lariviere	Lisa Annette		
902103	Lee	Matthew	J	
1884776	Liebhart	Hannah	Marie	
420777	Line	Steven	Clark	
1628572	Lorti	Erika	Gairin	
1358458	Lucas	Elizabeth	Anne	
1409091	Luu	Albert	Bich	
1609257	Mabry	Chad	Allen	
1329925	Majcher	Nathan	Joseph	
1863745	Malanga	Sarah	Jane	
1902458	Marchbanks	Jared	Louis	
977799	Massey	George	Edward	
1596545	Mastroddi	GaryCarmen		
1878203	McCane	Shane	Allen	
213837	McGuire	Roger	Stephen	Jr.
1569777	McGurr	Rachael	Marie	
1884782	McMahon	Aaron	Gabriel	
1902457	Meer	Jonathan	Charles	
1808288	Mejia	Steven	Michael	
147328	Metalsky	William	L	
1884109	Moats	KyleAllen		
1046782	Monce	Ryan		
247545	Montgomery	John Brian		

1375411	Montgomery	Steven	Keith	
1608108	Montvai-Lako	Ferenc	Vendel	
1886465	Morales	Christian	Joel	
1852599	Motter	Jeffery	Scott	
1687622	Muzzin	Nolan	Victor	
1475637	Nunn	Quinton	Xavier	
1899702	O'Sullivan	Liam	Sean	
1022554	Patricio	Elizabeth	Ann	
1880265	Patrone	James	Edward	
1122163	Pennell	Riley	Rex Scott	
410121	Pensabene	Anna	R	
1589071	Peters	Andrew	Jacob	
1888006	Pollitt	Joshua	Allen	
1811700	Prodanovic	Maja		
367610	Pugmire	Adam	James	
1732693	Ragusa	Jacob	Rikio	
1810996	Ramer	Todd	A	
308629	Rau	Deborah	Jean	
1852862	Renken	Jeremiah	Lee	
1149773	Richardson	Mark	Gregory	
1904212	Robinson	Morgan	Marie	
512573	Ross	Jason	Michael	
1455479	Rossi	Luis Francisco		
1902369	Sawyer	Brandon	James	
1883241	Schweit	David	Austin	
1160791	Scott	Jason	Christopher	
1639879	Seeley	Keith	William	
1876917	Shrader	Heather	Rena	
87199	Shue	Gary Dale		
1223996	Siebert	Steven	Mathew	
1781621	Simmons	Matthew	Blake	
1847375	Sims	Ryan		
1868298	Sinocruz	Joshua	Colin	
131197	Slobin	William	B	
822747	Smith	David	Paul	
1871719	Smith	William		III
1535429	Solon	Scott	Spencer	II
443317	Soto	Sergio		
1854639	Spicer	Scott	Eric	
1808683	Sprague	Justin	Wade	
901606	Stanford	Kevin	Lee	
1715433	Sumrall	William	Carl	
1904157	Tallis	Jodi Rae		
1898206	Tauzin	Travis	John	

166220	Tholl	Thomas	Robert
1198445	Thomas	Sarah	Reed
1902364	Tibbetts	Tyler	Steven
1829783	Torres-Champagne	Aracelly	
1884015	Trotti	Kristina	Elisabeth
315013	Valderas	Sammy	
1731573	Valdez	Jorge	Enrique
1871732	Valles	Diego	Ivan
1865823	Vetter	Matthew	Charles
1476423	Waldon	Stephen	Jacob
1687882	Walker	Cherish	Delmarche
267681	Washburn	Garth	Wayne
1777763	Williams	Dominique	Jamal
1693973	Williams	Timothy	Arnell Jr
155820	Wilson	Mark	Robert
1177987	Woo	Justin	Michael
1698442	Wrubel	Matthew	Scott
219785	Zenner	Mark	
866461	Zoellner	Tanja	

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



Thomas Fite, Director