

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
NOVEMBER 18, 2010

The Members of the Department of Financial Institutions met at 10:00 a.m., EST, at 30 South Meridian Street, Suite 300, Indianapolis, Indiana. Attending the meeting from the Department were: David H. Mills, Director; John J. Schroeder, General Counsel, Deputy Director, Non-Depository Division and Secretary; James M. Cooper, Deputy Director, Depository Division and Assistant Secretary; Gina R. Williams, Deputy Director, Administration Division; Troy Pogue, Supervisor, Administration Division; Connie Gustafson, Assistant Legal Counsel; Kirk J. Schreiber, Senior Bank Analyst; Mark Tarpey, Supervisor, Consumer Credit Division; Mark Powell, Supervisor, Credit Union Division; Ronda Bailey, Executive Secretary and Sharmaine Stewart, Administrative Assistant, Bank Division. Guests were Mark Barnes of Mark Barnes Law PC and Mortgage Loan Originator applicant Mr. Michael Allen Evans, Jr.

I. PUBLIC SESSION:

- A. Members Present: Richard J. Rice, Chairman, Michael W. Davis, Donald E. Goetz, Paul R. Sweeney and David H. Mills, Director. Mark A. Schroeder, Vice Chairman, did not arrive until the discussion of Item E.1. below. Jean L. Wojtowicz was absent.
- B. Approval of October 14, 2010 minutes. Chairman Rice entertained a motion to approve the minutes of October 14, 2010 meeting. Mr. Sweeney moved approval of the minutes. Mr. Davis seconded the motion, and the motion passed 5-0.
- C. Date of next meeting: December 16, 2010 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.

D. DIVISION OF BANK AND TRUST COMPANIES:

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

Mr. Kirk J. Schreiber, Senior Bank Analyst, presented this application. Mr. Schreiber introduced Mark Barnes of Mark Barnes Law PC representing the applicant. Mr. Schreiber informed the Members that German American Bancorp and Bank of Evansville, Evansville, Indiana propose to effect a merger pursuant to IC 28-1-7.

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

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

Community Bancorp, Inc. will cease.

Mr. Sweeney abstained from the discussion and voting on this application, due to his relationship as a shareholder of German American Bancorp. Mr. Schroeder had not yet arrived for the meeting and thus did not participate in the discussion or voting of this application. **A motion for approval of the application was made by Mr. Goetz and seconded by Mr. Davis. The application was approved 4-0.**

2. FCFI Acquisition LLC, New York, New York County, New York

Mr. Kirk J. Schreiber, Senior Bank Analyst, presented this application. FCFI Acquisition LLC ("FCFI") has applied for a change of control of American General Financial Center, Inc., Evansville, Vanderburgh County, Indiana, American General Financial Center, Incorporated, South Bend, St. Joseph County Indiana, and Thrift, Incorporated, Evansville, Vanderburgh County, Indiana pursuant to IC 28-1-2-23. FCFI will acquire indirect control of American General Financial Center, Inc., American General Financial Center, Incorporated, and Thrift, Incorporated through its acquisition of American General Finance, Inc., Evansville, Vanderburgh County, Indiana. FCFI was formed by investment funds managed by affiliates of Fortress Investment Group LLC, New York, New York ("FIG"), an asset management firm.

Mr. Schreiber explained that FCFI agreed to acquire approximately 80% in American General Finance, Inc. from American Investment Group, Inc., New York, New York ("AIG"). By the terms of the purchase agreement, the aggregate purchase price will equal approximately \$125 million. Although the proposed economic ownership of American General Finance, Inc. is 80% by FCFI, the decision making with respect to the investment by FCFI has been delegated to a Joint Investment Committee comprised of two FIG principals, Randal Nardone and Wesley Edens. Messrs Nardone and Edens are intended to be the ultimate control persons of FCFI per the Joint Investment Committee Agreement. FCFI is considered a fundamentally sound company.

American General Financial Center, Inc., American General Financial Center, Incorporated and Thrift Incorporated are all known as ("ILCs"). Mr. Schreiber informed the Members that FCFI currently has no plans to revive or otherwise change the status of the ILCs. The proposed transaction will affect only the parent corporations FIG, FCFI, AIG and American General Finance, Inc. FCFI has filed approximately 150 applications in numerous jurisdictions and all applications are expected to be approved by December 31, 2010.

Based on the findings the staff recommended approval of the change of control of the three ILCs subject to the following conditions:

- 1. The ILCs will not transact business with the public without prior approval of the Department;**

2. **The ILCs will not accept certificates of investment or indebtedness issued by a company pursuant to IC 28-5-1-6 without federal deposit insurance and the prior approval of the Department;**
3. **The ILCs will continue to submit bi-annual call reports, meet the annual audit requirements, and pay annual fees to the Department; and**
4. **The receipt of satisfactory FBI criminal background checks on the two principals of FCFI, Wesley Edens and Randal Nardone.**

Mr. Schroeder had not yet arrived for the meeting and thus did not participate in the discussion or voting of this application.

- **After a brief discussion, a motion for approval of the change of control application, conditioned as described above, for American General Financial Center, Inc., Evansville, Indiana was made by Mr. Mills and seconded by Mr. Davis. The application was approved 5-0.**
- **After a brief discussion, a motion for approval of the change of control application, conditioned as described above, for American General Financial Center, Incorporated, South Bend, Indiana was made by Mr. Goetz and seconded by Mr. Sweeney. The application was approved 5-0.**
- **After a brief discussion, a motion for approval of the change of control application, conditioned as described above, for Thrift, Incorporated, Evansville, Indiana was made by Mr. Sweeney and seconded by Mr. Mills. The application was approved 5-0.**

E. CONSUMER CREDIT DIVISION:

1. Mark Tarpey, Supervisor, Consumer Credit Division, presented an application for FCFI Acquisition, LLC ("FCFI") to take over licenses currently issued to wholly owned subsidiaries of AIG Capital Corporation as detailed below.

Approval is requested for the following first lien and subordinate lien licenses to be issued to FCFI. FCFI will be operating these licensed entities under the names listed below. These licensees are currently wholly owned subsidiaries of AIG Capital Corporation, Inc., which is owned by American International Group, Inc. As listed in the submitted change of control application, FCFI and Joint Investment Committee members Wesley R. Edens and Randal A. Nardone, plan no changes to the current lending operations of the listed licensees. After the proposed change of control AIG Capital Corporations, Inc. will retain a 20% interest in the licensees and FCFI will acquire an 80% interest.

Entity Name	IRS Employer ID #	NMLS #	DFI issued LicID #	Description
American General Financial Services, Inc.	35-1925336	158117	11160	Subordinate Lien
American General Financial Services, Inc.	35-6035235	2472	51	Subordinate Lien
American General Financial Services, Inc.	35-6035235	2472	11000	First Lien
MorEquity, Inc.	51-0312284	2686	132	Subordinate Lien
MorEquity, Inc.	51-0312284	2686	10845	First Lien

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).

After Mr. Tarpey's presentation, Mr. Mills offered five individual motions for approval of each of the five licenses. Each motion was subject to receipt of a satisfactory FBI criminal background check on Mr. Wesley Edens and Mr. Randal Nardone.

- **A motion for approval of American General Financial Services, Inc., for a First Lien license #11000 was made by Mr. Mills and seconded by Mr. Goetz. The motion was unanimously approved.**
 - **A motion for approval of American General Financial Services, Inc., for a Subordinate Lien license #51 was made by Mr. Mills and seconded by Mr. Sweeney. The motion was unanimously approved.**
 - **A motion for approval of American General Financial Services, Inc., for a Subordinate Lien license #11160 was made by Mr. Mills and seconded by Mr. Davis. The motion was unanimously approved.**
 - **A motion for approval of MorEquity, Inc., for a First Lien license #10845 was made by Mr. Mills and seconded by Mr. Sweeney. The motion was unanimously approved.**
 - **A motion for approval of MorEquity, Inc., for a Subordinate Lien license #132 was made by Mr. Mills and seconded by Mr. Davis. The motion was unanimously approved.**
2. Mark Tarpey, Supervisor of the Consumer Credit Division, presented an application for a Mortgage Loan Originator ("MLO") license as provided under 750 IAC 9-3-1 for Mr. Michael Allen Evans, Jr. Mr. Tarpey confirmed that the Nationwide Mortgage Licensing

System shows that Mr. Evans has completed his pre-licensure education of 20 hours as of June 4, 2010. He passed the national MLO test as of August 30, 2010 and the state MLO test as of September 28, 2010. Mr. Evans has been employed by seven different mortgage lenders since 2002 and is currently employed by Top Flite Financial (since February of 2009) which is licensed with DFI under a first lien mortgage license (#10854) and a subordinate lien license (#10855). Mr. Evans submitted positive answers to DFI state specific items on July 7, 2010 to all five of the credit responsibility questions related to bankruptcy, judgments, tax liens, foreclosures, pattern of default. He did provide a full explanation of his "yes" answers including his filing of bankruptcy in 2001.

The Director was unable to approve the MLO license application under his delegated authority due to Mr. Evans' criminal background information as provided in 750 IAC 9-3-3 (c)(2). The Members were previously sent a packet of information that Mr. Evans asked to be included in regards to his qualification for licensing.

After Mr. Tarpey's presentation, Mr. Mills invited Mr. Evans to address the Members and Mr. Evans did so. Following the discussion, **Mr. Mills made a motion to deny the license and it was seconded by Mr. Davis. The Members voted unanimously to deny the license.**

F. DIRECTOR'S COMMENTS AND REQUESTS:

1. Bank of Geneva, Geneva, Adams County, Indiana

On October 18, 2010, the Department received an application from the Bank of Geneva for approval to acquire a minority interest in nonqualifying subsidiary known as the Title Center of Indiana, LLC pursuant to IC 28-13-16-5. **This item was for informational purposes only.**

2. Director Mills recognized three employees that will be retiring from the Department at the end of the year. Jan Rilenge, Judy Jones and Ronda Bailey.

G. DIRECTOR'S DELEGATED ACTIONS:

1. Peoples Bank, SB, Munster, Lake County, Indiana

The bank requested an extension of time for the opening of its branch to be located at 9903 Wicker Avenue, St. John, Lake County, Indiana. The branch application was approved under delegated authority on September 16, 2008 with a projected opening date of February 1, 2009. The projected opening date has been delayed initially by management due to the state of the economy and more recently due to weather and labor strikes. The Department granted approval for an extension last year until September 30, 2010. The bank has scheduled a ribbon cutting ceremony for October 22, 2010. On October 7, 2010, the Director under delegated authority approved the bank's request for an extension until November 1, 2010. **This was approved by the Director on October 7, 2010, under**

delegated authority.

2. The First State Bank, Bourbon, Marshall County, Indiana

The bank applied to the Department for approval to pay dividends in excess of what is permitted by IC 28-13-4-3. The bank's dividend request asks approval to pay a cash dividend of \$10,000,000 to its shareholders. The approval of this dividend is due to the extraordinary large amount of the dividend. **This was approved by the Director on September 16, 2010, under delegated authority.**

3. Bank of Geneva, Geneva, Adams County, Indiana

Bank of Geneva ("BOG") has applied to the Department for approval to acquire a minority interest in a non-qualifying subsidiary known as the Title Center of Indiana, LLC (the "Title Agency") pursuant to IC 28-13-16-5. The application was received on October 18, 2010. BOG will invest in the Title Agency pursuant to an Operating Agreement by and between the Title Agency, 22 Indiana banks, the Indiana Bankers Association and Investors Title Insurance Company, collectively referred to as the "Members". The primary purpose of the Title Agency is to act as agent to sell, solicit, and negotiate title insurance contracts. The Title Agency will be a Delaware limited liability company. **This was approved by the Director on November 1, 2010, under delegated authority.**

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

The credit union has filed a request for approval of a Petition for approval of a proposed Amendment to 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:

The Gentle Doctor Real Estate, LLC – Niles, MI – 1 member (common bond of occupation as defined by IC 28-7-1-10)

Oronoko Charter Township – Berrien Springs, MI – 74 members (common bond of occupation as defined by IC 28-7-1-10). **This was approved by the Director on October 25, 2010, under delegated authority.**

5. Forum Credit Union, Indianapolis, Marion County, Indiana

The credit union has filed a request for approval of a Petition for approval of a proposed Amendment to 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:

DEFENDER Direct, Inc. – Indianapolis – 1,400 members (common bond of occupation as defined by IC 28-7-1-10)

Sears of Noblesville – Noblesville – 9 members (common bond of occupation as defined by IC 28-7-1-10)

Ivy Tech Community College – Indianapolis – 200 members (common bond of occupation

as defined by IC 28-7-1-10)

Fineline Printing Group – Indianapolis – 56 members (common bond of occupation as defined by IC 28-7-1-10). **This was approved by the Director on November 1, 2010, under delegated authority.**

6. **Schmidt Mortgage Company** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Addison, Texas. They will be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on October 8, 2010, under delegated authority.**
7. **CMCO Mortgage, LLC**. applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Middleburg Heights, Ohio. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on October 8, 2010, under delegated authority.**
8. **First Meridian Mortgage Corp** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They currently have a First Lien Mortgage License. Applicant is based in Tampa, Florida. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on October 8, 2010, under delegated authority.**
9. **Allied Home Mortgage Corporation** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Houston, Texas. They will be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on November 1, 2010, under delegated authority.**
10. **Citizens Home Loans of America** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Dayton, Ohio. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on November 1, 2010, under delegated authority.**
11. **Coast 2 Coast Funding Group** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Lake Forest, California. They will not be servicing their loans. **This was approved by the Director on November 1, 2010, under delegated authority.**
12. **Cornerstone Mortgage Company** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Houston, Texas. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on November 1, 2010, under delegated authority.**

13. **D&J Homes, Inc.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are a manufactured home dealer. They are not currently licensed. Applicant is based in Richmond, Indiana. They will be servicing their loans. **This was approved by the Director on November 1, 2010, under delegated authority.**
14. **Direct Mortgage, Corp** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Salt Lake City, Utah. They will be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on November 1, 2010, under delegated authority.**
15. **Fedtrust Mortgage, LLC** . applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Farmington Hills, Michigan. They will not be servicing their loans. **This was approved by the Director on November 1, 2010, under delegated authority.**
16. **Neighborhood Mortgage Solutions, LLC.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Frankenmuth, Michigan. They will be servicing their loans. **This was approved by the Director on November 1, 2010, under delegated authority.**
17. **Allied Home Mortgage Corporation** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Houston, Texas. They will be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on November 1, 2010, under delegated authority.**
18. **The American Eagle Mortgage Co.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage lending license. They are not currently licensed. Applicant is based in Lorain, Ohio. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on November 5, 2010, under delegated authority.**
19. **Mortgage Loan Originator Applications:**
The following 55 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on October 8, 2010, under delegate authority.**

<u>NMLS #</u>	<u>Last Name</u>	<u>First Name</u>	<u>Middle Name</u>	<u>Suffix</u>	<u>LicID #</u>
68000	Abbee	Brian	Arthur		14879
20326	Batten	Joseph	Richard		11805

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261131	Beard	Angela	K	12234
40271	Bernheim	Frederic	Marc	11598
58942	Braunstein	Michael	Scott	15139
324311	Brian	Kristopher	Scott	13655
107712	Bruno	John		11606
185931	Calumet	Kathleen	M	12386
43941	Cerulli	Anthony	Francis	11599
281294	Cohron	Travis	William	11566
59622	Davis	Daniel	Aaron	13135
276414	Debruler	Patrick	M	13447
260890	Deckard	Gina	Liane	12365
59973	Domingo	Peter		15177
112731	Downs	Kelly	S	12300
336910	Embleton	Sara	Marie	15180
69968	Fischer	Rebecca		14887
334384	Fisher	Michael	Lynn	14817
20781	Frost	Misty	Lynn	11869
267070	Ghafoori	Mafooz	Matt	15022
111996	Gregory	Christopher	Scott	15083
132668	Harper	Mariann		12920
229940	Helfrich	Joe	Robert	11777
262165	Heruth	Tom	A	12396
30415	Jarrold	Todd	Michael	12882
18174	Johnson	Brandon	Major	11904
227573	Kirkpatrick	Consuelo	Rhea	14770
262388	Kresel	Danielle	Renee	12241
200654	Laberge	Michael	George	15169
8155	Lafountain	Bryan	Mitchell	14926
29944	Leibowitz	Jason	Robert	11738
166323	Lose	Joseph	Michael	11615
262509	Maddock	Aaron	Scott	13028
291136	Mahmud	Sohail	Iqbal	14847
270790	Maxwell	Vernis	Delane	15035
137087	Mcclellan	Wendy	Lee	14780
132683	Mccormick	Steven	B	15063
180019	Mcelmurray	Andrew	Neal	15168
337942	Miles	Kenneth	Robert	14878
198513	Miller	Megan	Lynn	12953
153922	Momcilovic	Elizabeth		13656
175575	Moore	Edward	Lopaka Kaho'okano	14807

130260	Mosley	Anthony	Stan		15164
4816	Nangia	Sonal			15178
263311	Neal	Brian	Jay		13202
58202	O'Hara	Michael	Patrick		15173
359577	Ragan	Tamera	Ann		15128
224229	Salameh	Dan			15165
62563	Schmaltz	Sean	Patrick		15167
349598	Sender	Joshua	Hersh		15166
176661	Strozza	Alan	Joseph		15175
363066	Turley	Angela			15172
231799	Wilken	Donna	L		12774
169494	Zitting	Lorin	Cope	Jr	14579

20. Mortgage Loan Originator Applications

The following 34 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on October 15, 2010, under delegated authority.**

<u>NMLS #</u>	<u>Last Name</u>	<u>First Name</u>	<u>Middle Name</u>	<u>Suffix</u>	<u>LicID #</u>
180429	Borda	Richard	James		15199
328542	Cooley	Susan	Joann		15156
202781	Davis	Eric	Lee		14957
352564	Delp	Andrew	James		15182
183557	Dougherty	Andrea	Shawn		15209
162756	Forte	Anthony	Paul		15183
363058	Galvin	Reginald			15184
42271	Holbrook	Hal	Eugene	II	15181
337133	Howell	Bryan	S		15192
9698	Isaacson	Ian	Alexander		15084
337161	Keller	Kathy	S		15143
178963	Mann	Joshua	Wayne		13593
23161	Natinsky	Corri			12849
250390	Nichols	Trent	Addis		15210
112280	Nordstrom	Brian			15050
32188	Osterlund	Christopher	Thomas		13126
342893	Peterson	Barbara	M		15198
327341	Raft	Alex	Dean		14960
17455	Rammage	Christopher	Henry		11960

200275	Rapp	Richard	Robert	II	13168
9842	Riess	Anthony	Michael		14966
131966	Rogers	Daniel	James		12592
162393	Salzberg	Saul			11986
23419	Scholl	Cory	John		13614
352565	Smiley	Michelle	Lynn		15208
251947	Steffen	Jason	Michael		15069
321597	Stoll	Alvin	George	IV	15193
21201	Stupakis	Ryan	Michael		13092
134041	Tucker	Steven	W		15086
138398	Tyson	Johnnie	Ray	III	13337
44241	Vehige	Jacob	Richard		13246
263768	Watson	Heather	Michelle		12375
23462	Webb	Robin	Lynn		14742
277714	Wisner	Linda	Sue		14732

21. Mortgage Loan Originator Applications:

The following 49 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on November 1, 2010, under delegate authority.**

<u>NMLS #</u>	<u>Last Name</u>	<u>First Name</u>	<u>Middle Name</u>	<u>Suffix</u>	<u>LicID #</u>
212931	Alvey	Christopher	Robert		12220
14872	Amato	Denyel			11627
171233	Barlow	Isaiah	Boss		15194
21066	Behrns	Christopher	Hamilton		12987
277657	Black	Keith	Collins		12472
366226	Branch	Joann	Ilene		15224
214305	Cherek	Ann	H.		15257
363941	Crable	Michael	Armstead		15256
188879	Daniels	Mark	Edward		13502
365469	Davis	Tonishia	Ladonna		15203
349290	Dodge	Patrick	Mcintee		15230
119438	Dorsky	Maria			15258
256810	Dortch	Greg	Tyrone		14911
355444	Eichorst	Pamela	Lynn		15018
221593	Ellul	Jenny			15104

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132617	Gaither	Angela	K	15290
92355	Guest	Steven	Eric	15222
65543	Hossain	Zakir		15287
181281	Howes	Douglas	Arthur	13234
177418	Huff	Ryan	Troy	15227
224538	Lawyer	Kathie	J	11582
29944	Leibowitz	Jason	Robert	11738
373846	Lindsey	David	Alan	15260
4907	Mattern	Don	Gregory	14451
201011	McMillan	Linda	Joan	11650
329967	Menser	Tabatha	Mae	15221
198513	Miller	Megan	Lynn	12953
363064	Minor	Christopher		15214
259338	Mosby	Melissa	Michelle	11724
205278	Musa	Jennifer	Pena	15155
334972	Musselman	Robert	G	15206
172852	O'Neill	Patrick	William	14706
174892	Owens	Kelly	Suzann	12762
337998	Pack	Jennifer	Jo	15036
358206	Pempek	Keith	A	15202
301340	Pierce	Kevin	Michael	15205
343827	Pinter	Ronald	C	15251
370216	Sanderson	Chris	Alan	15267
358525	Schnake	Marcus	Aaron	15160
352563	Shuppert	Phillip	Matthew	15264
16873	Smith	Todd	Miller	15159
294847	Snyder	Scott	Joseph	15259
81596	Solomonik	Yana	Yevseyevna	15228
363938	Steele	Adam	Lee	15255
139573	Steinberg	John	Henry	11645
92356	Tamburrino	Franco	Antonio	15223
184621	Thompson	Micheale	Jena	15289
146227	Verhoven	Jason	Edward	13212
134333	Worthington	Jeffrey	Todd	15225

22. Mortgage Loan Originator Applications:

The following 6 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on November 8, 2010, under delegated authority.**

<u>NMLS #</u>	<u>Last Name</u>	<u>First Name</u>	<u>Middle Name</u>	<u>Suffix</u>	<u>LicID #</u>
365476	Ailes Drill	DeAnna	Lynn		1527
224079	Brader	Noah	Lee		1525
183195	Broscoe	Susan	Marie		1527
129844	Hodges	Michael	Shon		1511
172966	Ranck	Kevin	C		1320
367157	Warren	James			1522

Other Business. Chairman Rice asked if there was other business. There being no further business, Chairman Rice entertained a motion to adjourn the meeting. Mr. Goetz moved for adjournment and Mr. Schroeder seconded the motion, and the motion passed unanimously.

APPROVED

ATTEST:

Richard J. Rice, Chairman

John J. Schroeder, Secretary