

**DEPARTMENT OF FINANCIAL INSTITUTIONS  
MEMBERS MEETING AGENDA NOTICE  
OCTOBER 09, 2014 @ 10:00 A.M., EST  
30 SOUTH MERIDIAN STREET, SUITE 300  
INDIANAPOLIS, INDIANA 46204**

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

- A. Department staff will update the Members regarding examination information which is confidential pursuant to IC 28-1-2-30 This aspect of the Executive Session is authorized by IC 5-14-1.5-6.1(b)(7).

**II. PUBLIC SESSION:**

**To commence immediately following the executive session, but no earlier than 10:30.**

- A. Attendance

- B. Date of next meeting: November 13, 2014 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.

- C. Approval of the minutes of the meeting held July 10, 2014.

- D. Election of officers as stipulated in IC 28-11-1-8 and any other organizational matters.

**E. Director's Comments and Actions:**

1. Director Bassett will advise the Members of actions taken pursuant to Delegated Authority.

**2. Lake City Bank, Warsaw, Kosciusko County, Indiana**

On July 09, 2014 the Department received notice that Lake City Bank will be closing their Cromwell branch effective October 15, 2014. The branch is located at 111 N. Jefferson Street, Cromwell, Noble County, Indiana. **This item is for informational purposes only.**

**3. IAB Financial Bank, Fort Wayne, Allen County, Indiana**

On July 11, 2014 the Department received notice that IAB Financial Bank will be closing their Roanoke branch effective October 02, 2014. The branch is located at 8985 North US 24 East, Roanoke, Huntington County, Indiana. **This item is for informational purposes only.**

4. **IAB Financial Bank, Fort Wayne, Allen County, Indiana**

On July 11, 2014 the Department received notice that IAB Financial Bank will be closing their Van Buren branch effective October 10, 2014. The branch is located at 210 North First Street, Van Buren, Grant County, Indiana. **This item is for informational purposes only.**

5. **MutualBank,Muncie,Delaware County, Indiana**

On July 21, 2014 the Department received notice that MutualBank will be closing their Edinburg branch effective November 29, 2014. The branch is located at 206 South Main Street, Edinburg, Johnson County, Indiana. **This item is for informational purposes only.**

6. **MainSource Bank, Greensburg, Decatur County, Indiana**

On August 04, 2014 the Department received notice that MainSource Bank will be closing their Whiteland branch effective November 07, 2014. The branch is located at 989 North US Highway 31, Whiteland, Johnson County, Indiana. **This item is for informational purposes only.**

F. **Other matters that come before the Members:**

- Legislative Update
- MPH & KPI Metrics
- Conferences & Outreach
- Accreditation
- DFI Budget

**IF YOU ARE UNABLE TO ATTEND THIS MEETING  
PLEASE CONTACT THE DEPARTMENT OF FINANCIAL INSTITUTIONS  
AT (317) 232-3955**

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MEETING MINUTES**  
**October 9, 2014**

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 Dennis L. Bassett, Director and Member; Thomas C. Fite, Deputy Director, Depository Division and Assistant Secretary; Constance J. Gustafson, General Counsel and Secretary; Kirk J. Schreiber, Senior Bank Analyst, Bank Division; Mark K. Powell, Supervisor, Credit Union Division; Gina R. Williams, Deputy Director, Administration Division; Troy Pogue, Supervisor, Administration Division; and Sharmaine Stewart, Administrative Assistant.

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

- A. Department staff updated the Members regarding examination information, which is confidential pursuant to IC 28-1-2-30. This aspect of the Executive Session is authorized by IC 5-14-1.5-6.1(b)(7).

**II. PUBLIC SESSION: 10:55a.m.**

- A. Members Present: Richard J. Rice, Chairman, Mark Schroeder, Vice Chairman; Donald E. Goetz, Jean L. Wojtowicz, Paul Sweeney and Dennis Bassett, Director. Michael W. Davis was absent.
- B. Date of the next meeting: November 13, 2014 @10:00 a.m., at the office of The Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Approval of the minutes held July 10, 2014. Chairman Rice entertained a motion to approve the minutes for the July 10, 2014 meeting. Ms. Wojtowicz moved approval of the minutes; Mr. Sweeney seconded the motion, and the motion passes unanimously.
- D. **Election of Officers as stipulated in IC 28-11-1-8.**

Director Bassett proposed the nomination of the following slate of officers:

1. Election of Vice-Chairman- Mark A. Schroeder
2. Election of Secretary- Constance J. Gustafson
3. Election of Assistant Secretary- Thomas C. Fite

**Mr. Sweeney moved approval of the nominations. Mr. Goetz seconded the motion. There were no further nominations nor discussion on the matter. The motion passed unanimously. There were no other organizational matters to be addressed.**

**E. DIRECTOR'S COMMENTS AND ACTIONS:**

1. Director Bassett advised the Members of actions taken pursuant to delegated authority since the last Members' meeting.

**F. Other Matters that came before the Members:**

- **Legislative Update:** Ms. Gustafson provided a brief update on the 2015 legislative program for the DFI. She pointed out that once again we expect that most of our bill will be technical or corrections to changes made from previous years. She indicated that we were scheduled to meet on September 14, 2014 with Representative Burton, the chairman of the House Financial Institutions Committee, who will be our author of the bill. Sarah Burkman, attorney for Legislative Services Agency, who regularly drafts our legislation will also be in attendance. The principal purpose of the meeting is the introduce Rep. Burton to Dennis as our new director. A similar meeting will also be scheduled with Senator Holdman, the Chairman of the Senate Financial Institutions Committee, who will be asked to serve as our Senate sponsor. She also said that we would be having meetings with industry representatives to discuss our bill and any issues that they may be pursuing. Ms. Gustafson indicated that she thought our most rigorous effort in the upcoming session would be to keep up with bills that affect our office but may not have been sent to us for review prior to filing. She expressed some concern about whether the legislative service, Indiananet, which was acquired last year by a for profit corporation, would be operating more smoothly and effectively this year. Last year she recalled it was deficient and the source of constant anxiety as to whether we were on top of all bills that affected us. She advised the members that she would be keeping them updated at future meetings as well as by email communications and encouraged them to contact her with any questions or concerns.
- **MPH & KPI Metrics:** Deputy Director Williams presented a summary of the key metrics currently utilized for evaluating the Department's staff performance, commonly known as KPI or Key Performance Indicators. This program was implemented a number of years ago as a means for instilling accountability and transparency for state government. The Governor's staff is now working to further advance this initiative through a new program called MPH or the Management Performance Hub. MPH is a big data project, ultimately pulling together large pieces of information from each state government agency, and looking for ways that information can be accumulated to produce a larger mutual benefit. MPH ties in with the Department's KPI, as the KPI data will be the first element of information that we plan to provide to the MPH work group.
- **Conferences & Outreach:** 1) Director Bassett discussed his attendance of a public forum for auto lending and indirect financing. CFPB Director Richard Cordray was the keynote speaker; however, the forum primarily sought the input of those in attendance. 2) Director Bassett and Deputy Director Fite attended the second annual Community Banking Research Conference in St. Louis. Member Schroeder also attended and was a panel member for one of the sessions. The audience for this event was comprised of three equal parts of bankers, regulators, and educators. The academic presentations this year focused largely upon the weak state of *de novo* applicants; community bank

adoption of emerging technologies; the effect of government policy on bank risk-taking; and the effect of government policy on community banking viability. 3) Director Bassett and Deputy Director Fite recently attended the FHLB Symposium in Indianapolis. It was noted that FHLB members continue to increase their utilization of FHLB programs. The FHLB system is fulfilling a material role in the industry.

- **Accreditation:** The DFI will be subjected to a reaccreditation review in April of 2015. CSBS and NASCUS plan to conduct their onsite reviews simultaneously, following our submission of the written questionnaire responses in March. This process occurs every five years.
- **DFI Budget:** Director Bassett reported that the Department's request for a waiver of the mandatory spending reversion for this fiscal year was denied. A memo highlighting cost cutting suggestions accompanied the response from the budget agency. A copy of this memo was circulated for Member discussion. Deputy Director Williams noted that this denial will force an increased use of the Department's professional development fund. A discussion ensued relative to the accounting for various sources of fee income received by the DFI. Director Bassett stated that additional effort would continue to be afforded, with a hope to gain budget relief, despite this most recent set back. It was noted that the \$8.6 million budget of 2011 has been permanently cut by \$1.3 million cumulatively over the past few years. These funds predominantly represent staff salaries for those who discontinued employment and were subsequently not replaced in effort to achieve budget directives. Director Bassett stated that his discussion with the leadership in other states reveals that other states are no longer being subjected to spending cuts and that some states are hiring. Board Member Schroeder stated that the industry is supportive of the Department, and that many would be willing to help. The industry does not appear to be concerned with the level of fees charged by the Department; rather the industry would rather ensure that the Department maintains competent and well trained staff into the future.

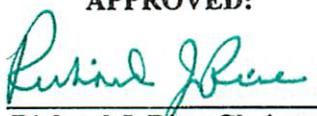
**CERTIFICATION:**

The Department certifies that the business discussed in the Executive Session was limited only to business that was set out in the Department's Notice of Meeting and Agenda under the heading of "Executive Session." All action taken by the Department, if any, relating to the business discussed in the Executive Session was conducted in the public session.

**OTHER BUSINESS:**

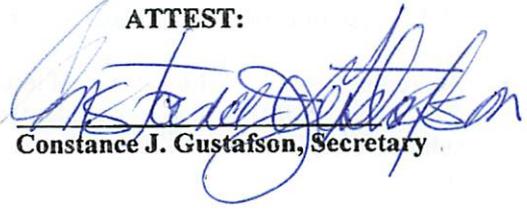
Chairman Rice asked if there was other business. There being no further business, Chairman Rice entertained a motion to adjourn the meeting. Mr. Goetz moved for adjournment, Mr. Schroeder seconded the motion, and the motion passed unanimously.

APPROVED:



Richard J. Rice, Chairman

ATTEST:



Constance J. Gustafson, Secretary

**ACTION TAKEN BY THE DIRECTOR  
JULY 18, 2014**

1. **STAR FINANCIAL BANK, FORT WAYNE, ALLEN COUNTY, INDIANA**

The bank has requested permission to hold four parcels of property in excess of three years for future expansion as prescribed in IC 28-1-11-5. The first parcel was purchased on May 15, 2007, and is located at 5863 West Broadway, McCordsville, Indiana. This property is a future branch site, but construction remains on hold. The second parcel was purchased July 3, 2007, and is located at 3220 Conner Street, Noblesville, Indiana. This site is intended for a future banking office, but the recession has delayed development. The third parcel was purchased April 7, 2008, and is located at 7500 Southtown Crossing, Fort Wayne, Indiana. This site is intended for a future banking office, but business conditions have delayed development. The fourth parcel was purchased June 7, 2010, and is located at 10018 Illinois Road, Fort Wayne, Indiana. This site is intended for a future banking office, but business conditions have delayed development. At the bank's board meeting on April 23, 2014, the board reviewed and approved a report of each property. Allowing the bank to continue to hold these properties does not appear to endanger the safety and soundness of the financial institution. **IT IS RECOMMENDED THE BANK BE GRANTED AN EXTENSION TO HOLD THESE FOUR PARCELS OF REAL ESTATE UNTIL JUNE 30, 2015. SHOULD THE BANK NOT BE ABLE TO UTILIZE THE REAL ESTATE WITHIN THIS TIME FRAME, ANOTHER REQUEST TO THE DIRECTOR PURSUANT TO IC 28-1-11-5 WILL BE REQUIRED (TCF).**

APPROVED \_\_\_\_\_



**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**JULY 07, 2014**

**TEACHERS CREDIT UNION, SOUTH BEND, ST. JOSEPH COUNTY, INDIANA**

The credit union has filed 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:

SKLM Hotels, LLC – Battle Creek, MI – 30 members (common bond of occupation as defined by IC 28-7-1-10)

**RECOMMEND APPROVAL (MKP)** MKP / MB

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**JULY 11, 2014**

**FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA**

The credit union has filed 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:

Tinder Box – Indianapolis – 41 members (common bond of occupation as defined by IC 28-7-1-10)

Cardon – Fishers – 16 members (common bond of occupation as defined by IC 28-7-1-10)

APS Indy, Inc. – Indianapolis – 15 members (common bond of occupation as defined by IC 28-7-1-10)

Christian Brothers Automotive – Westfield – 15 members (common bond of occupation as defined by IC 28-7-1-10)

Rosie's Place, LLC – Noblesville – 22 members (common bond of occupation as defined by IC 28-7-1-10)

**RECOMMEND APPROVAL (MKP)**

*MKP / hrb*

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**JULY 17, 2014**

SULLIVAN COUNTY CREDIT UNION, SULLIVAN, SULLIVAN COUNTY,  
INDIANA

The credit union has filed a Petition for approval of a proposed Amendment To the Articles of Incorporation. IC 28-7-1-7 allows a credit union to amend its' articles of incorporation to change its' corporate name. This amendment would change the corporate name of the credit union to the following:

Western Indiana Credit Union

RECOMMEND APPROVAL (MKP)

*MKP / MB*

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**JULY 25, 2014**

**FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA**

The credit union has filed 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:

Fitness Trainers, LLC – Noblesville – 20 members (common bond of occupation as defined by IC 28-7-1-10)

Faith Missionary Church – Indianapolis – 10 members (common bond of occupation as defined by IC 28-7-1-10)

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

R & M Electric, Inc. – Danville – 19 members (common bond of occupation as defined by IC 28-7-1-10)

**RECOMMEND APPROVAL (MKP)**

*MKP / [Signature]*

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**August 29, 2014**

FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

The credit union has filed 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:

Magnum Logistics – Plainfield – 80 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP) *MKP / nrb*

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR****OCTOBER 02, 2014**

FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

The credit union has filed 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:

Rehabilitation Associates of Indiana – Indianapolis – 40 members (common bond of occupation as defined by IC 28-7-1-10)

BraunAbility – Winamak – 900 members (common bond of occupation as defined by IC 28-7-1-10)

Radiology of Indiana – Indianapolis – 150 members (common bond of occupation as defined by IC 28-7-1-10)

WDM Creative – Indianapolis – 6 members (common bond of occupation as defined by IC 28-7-1-10)

Fishers Chamber of Commerce – Fishers – 4 members (common bond of occupation as defined by IC 28-7-1-10)

Perkins Vondeylen & Associates DBA Blackline Studio – Indianapolis – 8 members (common bond of occupation as defined by IC 28-7-1-10)

**RECOMMEND APPROVAL (MKP)**

MKP / nrb

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
JULY 18, 2014**

1. **THE NEW WASHINGTON STATE BANK, NEW WASHINGTON, CLARK COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 400 Patrol Road, Jeffersonville, Clark County, Indiana. The application was received on June 17, 2014. The branch is to be known as the River Ridge Branch. This will be the institution's eighth branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED                     *WB*                    

2. **MERCHANTS BANK OF INDIANA, LYNN, RANDOLPH COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate its main office from 7375 U.S. Highway 27, Lynn, Randolph County, Indiana to 11555 North Meridian Street, Suite 400, Carmel, Hamilton County, Indiana. The application was received on June 19, 2014. The expected date to relocate is August 1, 2014. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED                     *WB*                    

3. **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 2421 South Walnut, Bloomington, Monroe County, Indiana. The application was received on July 9, 2014. The branch is to be known as the South Walnut Banking Center. This will be the institution's third branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED                     *WB*



**ACTION TAKEN UNDER DELEGATED AUTHORITY  
SEPTEMBER 15, 2014**

1. **LAKE CITY BANK, WARSAW, KOSCIUSKO COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 3805 East 82nd Street, Indianapolis, Marion County, Indiana. The application was received on August 4, 2014. The branch is to be known as the Indianapolis Clearwater Branch. This will be the institution's 52nd branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED

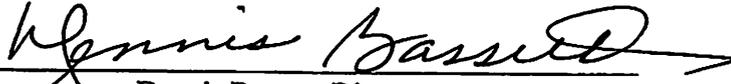


**DELEGATED AUTHORITY**  
**Wednesday, July 02, 2014**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

CityWorth Mortgage, LLC (24687) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Fairfax, Virginia. They will not be servicing their loans. They currently operate in eight 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 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

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

  
Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Friday, July 11, 2014**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Ethos Lending, LLC (24760)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in San Francisco, California. They will not be servicing their loans. They currently operate in three 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 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

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

  
Dennis Bassett, Director

## Delegated Authority

July 8, 2014

American Check Cashing of Indiana (#24322) is requesting a pawnbroker license. Applicant is based in Warsaw, Indiana. Applicant currently holds a Check Cashing license from the Department. References were all satisfactory.

Timothy Bilger and Ricky Kern have no pawn broking experience, but will retain key employees of the previous licensee at this location. An interview was conducted on June 5, 2014 with James D. Harrell, Division Supervisor; Scott J. Imbus, Field Supervisor; and Aaron B. Sweet, Field Supervisor, representing the Department. Representing and hereafter referred to as the "applicant" were Mr. Timothy Bilger, President; Mr. Ricky Kerns, Treasurer; and Ms. Angela Emmons, Manager.

During the interview, Department representatives explained many of the provisions of the Pawnbroking Law, including records retention requirements, maximum charges, disclosure, age limitations, license renewal requirements, when the pawnbroker becomes owner of pawned property, and pawn ticket entries. Cooperation with law enforcement agencies was also discussed. Mr. Harrell also covered the requirement to hold precious metals for 10 days and the requirement to comply with all state and federal anti-money laundering statutes/regulations.

The applicant has basic understanding of the pawnbroking law and demonstrated limited knowledge of the pawnbroking business. The applicant understands that the business must take possession of the pawned articles and that they are responsible to keep them secure.

Ms. Emmons will manage the pawnbroking business. Ms. Emmons has no pawnbroking experience but has managerial and bookkeeping experience. Mr. Bilger and Mr. Kerns have no pawnbroking experience. The previous owners of Paradise Pawn, LicID 6591, have agreed to temporarily assist the applicant with the transition. Two other members of the previous staff, Mr. Jeff Ousley and Ms. Allison Arillaneous, have agreed to remain indefinitely.

The applicant does not have a license with the ATF and does not plan to obtain a license in the near future. The applicant understands that they are prohibited from taking handguns as security for loans.

The staff's review finds the financial standing, competence, business experience, and character of the applicant is such that the business will be operated honestly, fairly, and efficiently as stipulated in IC 28-7-5-8. However, due to the absence of specific pawnbroking experience, this license recommendation is also contingent upon the execution of a MEMORANDUM OF UNDERSTANDING (MOU) as part of the license approval.

Applicant is recommended for approval upon receipt of the signed MOU.

(JDH)

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

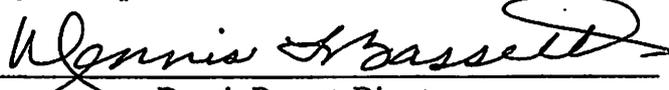
  
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Dennis Bassett, Director

DELEGATED AUTHORITY  
Friday, July 18, 2014

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

Fay Servicing, LLC (24689) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Chicago, IL. They will be servicing their loans. They currently operate in thirty-eight 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 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval.  
(JDH)

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

  
Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Thursday, July 24, 2014**

**MONEY TRANSMITTER LICENSE APPLICATION**

**Remitly, Inc. (24864)** applied via the Nationwide Mortgage Licensing System for a Money Transmitter license. They are not currently licensed. Applicant is based in Seattle, Washington. They are currently licensed in five states. The applicant will transmit money to the designated payee primarily for personal, family, or household purposes. 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. (JDH)

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

  
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Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Wednesday, July 30, 2014**

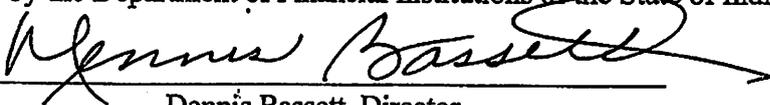
**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Geneva Financial, LLC. (24849)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Tempe, Arizona. They will not be servicing their loans. They currently operate in thirteen 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 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

**SECOND LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Geneva Financial, LLC (24926)** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are also applying for a First Lien Mortgage License. They are not currently licensed. Applicant is based in Tempe, Arizona. They will not be servicing their loans. They currently operate in thirteen 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. (JDH)

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

  
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Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Friday, August 1, 2014**

**MONEY TRANSMITTER LICENSE APPLICATION**

**Cambridge Mercantile Corp (U.S.A.) (23141)** applied via the Nationwide Mortgage Licensing System for a Money Transmitter license. They are not currently licensed. Applicant is based in New York, New York. They are currently licensed in sixteen states. The applicant is primarily engaged in business purpose money transmission which does not require a license. However, they want to become licensed in Indiana in order to conduct money transmissions to designated payees primarily for personal, family, or household purposes. 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. (JDH)

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

  
Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Thursday, August 14, 2014**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Universal American Mortgage Company, LLC (24545)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are also applying for a Subordinate Lien Mortgage License. Applicant is based in Miami, Florida. They will be servicing their loans. They currently operate in thirty-five 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 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

**SECOND LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Universal American Mortgage Company, LLC (24544)** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are also applying for a First Lien Mortgage License. They are not currently licensed. Applicant is based in Miami, Florida. They will be servicing their loans. They currently operate in thirty-five 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. (JDH)

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

  
Dennis Bassett, Director

**Delegated Authority**

August 18, 2014

M &C Association LLC (#24489) is requesting a Consumer Loan License. Applicant is based in Clarksville, Indiana.

Applicant currently holds a Small Loan License, #10426, and a Check Cashing License, #10411.

Installment loans up to \$3000.00 will be made to consumers from the same location as other licensed activities, and loans are to be secured by automobiles. The applicant retains servicing. Interest is assessed at the maximum rate.

The staffs review finds that the financial responsibility, character, and fitness of the applicant are sufficient to warrant belief the business will be operated honestly and fairly within the purpose of IC-24-4.5 and as stipulated in IC 24-4.5-3.503 (2). Applicant is recommended for approval. (JDH)

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

  
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Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Thursday, August 28, 2014**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Amerifirst Financial, Inc. (24513)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Mesa, Arizona. They will not be servicing their loans. They currently operate in ten 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 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

**NTFN, Inc. (24942)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Plano, Texas. They will be servicing their loans. They currently operate in twenty 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 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

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

  
Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Tuesday, September 02, 2014**

**DEBT CANCELLATION PROGRAM APPLICATION**

**Plateau Casualty Insurance Company (25073)** applied for a debt cancellation program. Staff has determined that a depository institution can offer debt cancellation programs as a power incidental and proper to the business of banking under IC 28-1-1-3.1 and 12 CFR parts 7 and 37. Plateau has taken over the debt cancellation program from Individual Assurance Company (IAC) whose program was approved by DFI as of February 12, 2004. Applicant is based in Crossville, Tennessee. The program will be sold on loans originated at Bloomfield State Bank (LicID #6041). If approved, the program may be marketed to other depository institutions in Indiana. The staff's review finds that the charge would be of benefit to the consumer and is reasonable in relation to the benefits as provided for under IC 24-4.5-3-202(1)(e). Applicant is recommended for approval.  
(JDH)

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

  
\_\_\_\_\_  
Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Friday, September 12, 2014**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Daymark Asset Funding, Inc. (24807)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Jacksonville, Florida. They will be servicing mortgage loans. They currently operate in one state. 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

**DayMark Financial Acceptance, LLC (24805)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Jacksonville, Florida. They will not be servicing mortgage loans. They currently operate in two 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 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

**SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Ruoff Mortgage Company (24879)** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They have a first lien mortgage license. Applicant is based in Fort Wayne, Indiana. They will be servicing their loans. They currently operate in four 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. (JDH)

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

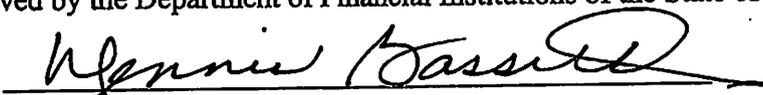
  
Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Friday, September 26, 2014**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

MCM Holding, Inc. (22664) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Miami Lakes, Florida. They will not be servicing their loans. They currently operate in twelve 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 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

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

  
Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Friday, September 26, 2014**

**NON-DWELLING SECURED LOAN LICENSE APPLICATION**

**J.J. Best & Company (25167)** applied for a consumer loan license. They are not currently licensed. Applicant is based in New Bedford, Massachusetts. They will be originating simple interest installment loans for antique and classic automobiles. They will not be servicing their loans. All loans originated will be sold to Commerce Bank based in Kansas City, Missouri. They currently operate in twenty-five 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. (JDH)

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

  
Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Wednesday, October 1, 2014**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**HomeServices Lending, LLC (24536)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Minneapolis, Minnesota. They will not be servicing their loans. They currently operate in twenty-two 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 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

**Total Mortgage Services, LLC (24341)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Milford, Connecticut. They will be servicing their loans. They currently operate in thirty-two 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 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

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

  
Dennis Bassett, Director

**Delegated Authority**  
 Thursday, July 03, 2014

**Mortgage Loan Originator Applications**

The following twenty-three mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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	LicID
14157	Amor	Simon	Yair		24718
134848	Anderson	Rebecca	Ann		24759
1201754	Antrim	Brad	Gerald		24758
704523	Bowman	Robert	M.		24748
1188119	Cleary	Kristen	Roberta		24627
141159	Coker	Jacob	William		24754
584779	Dakoske	David			24756
1196196	Eckert	Robert	John		24766
55174	Ellis	Steven	Timothy		24791
317652	Fay	Kevin	Peter		24596
1191908	Henderson	Derick	James		24532
1063833	Kim	Sam	Hoon		24772
506541	Lepley	Richard	Lee		24764
1023671	Merzin	Joshua	Shelby		24738
948535	Mora	Mark	Antonio		24768
1037682	Phillips	Kurt	James		24746
1185219	Porter	Christopher	Norris		24726
204561	Rivas	Pablo			24751
245670	Schindler	David	Michael		24752
1098232	Sebik	Jill	Hartwell		24750
995102	Tinney	Daniel	Scott		24789

1077628	Winnedge	Satinay		24775
326113	Winter	Christine	K.	24733

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

  
Dennis Bassett, Director

**Delegated Authority**  
Friday, July 11, 2014

**Mortgage Loan Originator Applications**

The following thirty-five mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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	LicID
305948	Akel	George	Sami		24790
524457	Baker	Nancy	Sue		24770
648867	Chibbaro	Brian	J.		24793
501320	Duerr	Laura			24798
301538	Dyer	Donald	Lee	Jr.	24597
934631	Ehlert	Scott	Wilson		24769
164392	Fiorello	Christopher	Joseph		24844
1189589	Freeto	Amyian	M.		24830
273884	Goodman	Adam			24839
286596	Grubisch	Thomas	Edward	Mr.	24709
336162	Hearn	Matthew	Thomas		24785
357324	Hersh	Richard	S.		24815
1197837	Kent	Cheston	Robert		24778
655478	Kinnaman	Robin	Shawn		24822
998641	Kooner	David	Singh		24820
586246	Kramer	Reta	Marlene		24804
1093671	Logsdon	Ashlie	Marie		24801
1201680	Lord	Thomas	M.		24797
203017	McDonough	Ryan	Patrick		24777
40129	Morales	Mike			24827
1050651	Mulia	Joseph	Ford		24767

374483	Munoz	Robert	Carroll	24776
141143	Musser	Travis	James	24803
1001652	Nicholson	Daniel	Anthony	24824
1201015	Orszulak	John	Joseph III	24741
220168	Price	Curtis	Merrill	24837
367617	Pugh	Brian	R.	24786
284881	Rodenas	Kenneth	Mark	24788
1099368	Saha	Suchismita		24762
192928	Schwartz	Barry	S.	24765
389074	Sides	Robert	Lee III	24821
348017	Snell	Curtis	Matthew	24787
35510	VanLeuven	Christopher	James	24808
281457	Weiler	Terry	Karl	24823
96966	Yarbrough	Kelli	Varner	24812

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

  
Dennis Bassett, Director

**Delegated Authority**

Friday, July 18, 2014

**Mortgage Loan Originator Applications**

The following forty-one mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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	LicID
869344	Acquista	Gregg	Michael		24872
1019846	Alexander	Brian	Thomas		24800
175724	Allen	Gabriel	Mackenzie		24829
1184176	Baranoski	Cassandra	B.		24480
1202490	Barnes	Steven	Taylor		24868
630701	Bennett	Shayna	Lorraine		24799
1169107	Bernier	Adam			24846
754729	Bittner	Brian			24811
527682	Brightwell	Carol	Brokaw		24771
255102	Coniglio	John	Joseph		24847
872429	Costello	Kevin	Charles		24809
913354	Currier	Scott	Miller		24814
1199323	Dossman	Timothy	James		24831
119435	Duran	Angelito	J.		24749
177903	England	Frank	Jay		24877
250317	Fisher	Jon	Arthur	Jr.	24878
531587	Fuller	Bryan	Patrick		24857
888780	Galang	Geraldine	Skelenger		24886
964322	Gerard	Anthony	Joseph		24813
148804	Hoffrogge	Melissa	Joy		24825
1205351	Kolp	Jeffrey	Allen		24845

305144	Latino	Anne	Marie	24866
533467	Lee	Kelly	Byrne	24835
196509	Leeland	Theodore	Daniel	24806
1069991	Line	Richard	Martin	24848
1050403	O'Connor	Lori	Ann	24873
1187453	Petrusha	Stacie	Faye	24802
942869	Ramirez	Adam	John	24773
755967	Raval	Ketan	Nikulray	24850
802743	Robinson	Dillon	Willard	24859
47683	Self	Dawn	Michelle	24869
1199209	Smith	Nathan	Allen	24851
65440	Smith	Dena	Lynn	24876
1201899	Spain	Melissa	Tena	24826
856447	Spangler	Tara	Lynn	24818
530739	Steier	Laura		24780
964714	Stilwell	Sabra		24810
5542	Terry	Debbie	Kaye	24870
357732	Tun	Kadeth	Chet	24881
1202879	Vincent	Carl	Kim	24819
833494	Wollenberg	Randall	Scott	24875

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

  
 \_\_\_\_\_  
 Dennis Bassett, Director

**Delegated Authority**  
Friday, July 25, 2014

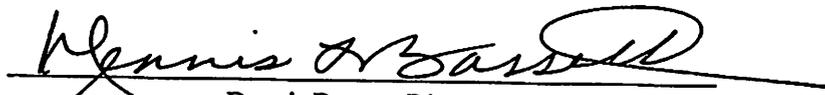
**Mortgage Loan Originator Applications**

The following forty-seven mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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	LicID
963424	Abascal	Pedro	Miguel		24890
7894	Algee	Jeremiah	Christopher		24900
1018579	Allison	Sara	Marie		24905
645994	Atherton	Julia	Watson		24934
977771	Bandura	Brandon	Michael		24515
31049	Bomar	Erroll	L.	III	24858
923581	Chelf	Barton	Robert		24891
1212647	Conner	Charles	Dillon		24918
1200497	Cox	Tenisha	Yvonne		24643
13080	Curtin	John	Matthew		24898
527695	Cushman	Cynthia	Ann		24834
160865	Donaldson Jr	Ernest	Judson		24907
247564	Gallegos	Paul	Atilano		24940
1212650	Givens	Matthew	Martin		24923
974316	Goodwin	Heather			24865
202235	Gordon	Jeffrey	Thomas		24595
23368	Hayes	Tracy	Allan		24909
1201641	Ivy	Travis	Allan		24710
1212644	Jessee	Kyle	Nicholas		24922
187954	Jimenez	Thomas	Ernesto		24855
1212678	Lasek	Kevin	James		24921
529196	Luckett	Kim	Michelle		24833
1195266	McDonald	Jeremy	Ryan		24899
981634	McKnight	William	Dustin		24843
1030734	Munguia	Michael	Angel		24882

348280	Niemann	Michael	Robert	24897
1212661	Ningen	James	Michael	24920
156918	Pezzani	Kevin		24885
347802	Proefrock	Jason	Jon	24901
316411	Reed	Everett	Brown	24894
18910	Reninger	David	Paul	24893
1047455	Riva	Justin	Thomas	24925
261941	Ross	Elana	Andrea	24939
1037208	Ruiz	Christian	Antonio	24853
1020525	Shepherd	Robert	Eugene	24941
1208862	Simons	Robert	Jordan	24867
907971	Stephens	Martrice		24902
225490	Sullivan	James	Edward Jr.	24880
1054452	Thomas	Jonathan	Lee	24856
1018978	Tobin	Brian	Anthony	24854
171247	Utley	Ralph	Lee III	24896
1038019	Waymer	Ronald	Lamar	24895
1199166	Witczak	Michael	Page	24852
187657	Wunderlin	Jennifer	Ann	24892
259374	Yerkes	Christopher	Lee	24874
1212672	Young	Dominic	Joseph	24917
403864	Zdenovec	Mark	Adam	24915

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

  
Dennis Bassett, Director

**Delegated Authority**  
Friday, August 01, 2014

**Mortgage Loan Originator Applications**

The following twenty-four mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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	LicID
801113	Allen	Dan	Brent		24975
72086	Apple	Brian	Marc		24906
280928	Belch	Frederic	Anthony		24889
1012518	Brodman	Matthew	Gerald		24972
1008256	Chavez	Casey	Lyn		24943
978888	Collins	Catherine	Joann		24927
1212655	Edwards	Demetrius	Marcelle		24924
16266	Fernandez	Elvis	German		24938
1196188	Gengler	Jason	Lee		24949
1101398	Helms	Travis	G.		24970
623483	Herbert	David	Carson		24932
21355	Kaelin	Donna Lee			24974
186727	Krasnoff	Steven	Alan		24908
52913	Lillard	Darin	Wilson		24743
1172094	Nease	David	Charles		24887
1121110	Peters	Nathaniel	Lynn		24904
1004632	Shores	Donald	James		24946
1207735	Shull	Dustin			24838
1136580	Smith	Laura	Lee		24930
410153	Sowers	Donald	Dimas		24936
405040	Summerville	Robin	Rae		24944

998962	Varney	Zachary	Ryan	24945
961773	Verne	Robert	Julian	24967
1212653	Wilson	Alexander	Edward	24919

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

  
\_\_\_\_\_  
Dennis Bassett, Director

**Delegated Authority**  
Monday, August 11, 2014

**Mortgage Loan Originator Applications**

The following twenty-seven mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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	LicID
956229	Armitage	Barry	Peter		24957
223052	Blachno	Arthur	J.		24779
1213897	Blakeley	Kurtis	Richard		24983
51115	Brock	David	A.		24817
742457	Do	Tony			25002
1042680	Doran	Ryan	Matthew		24976
340096	DuBose	Lucretia	Victoria		24958
71317	Harper	James	Palmer		24947
29939	Heckerthorn	Matthew	Paul		24968
21953	Hedgespeth	Steven	E.		24935
836786	Heffernan	Eileen	Maria	Ms.	24998
988925	Houk	Amy	Elizabeth		24979
306286	Johnson	Walter	Tyree	III	24982
941642	Lamm	Casey	Scott		24991
997134	Luna	Kelly	Marie		24990
383070	Martin	John	David		24781
316072	Merritt	James	Todd		24984
1206264	Miller	Lindsay	Adair		24884
626100	Popp	Richard	Duane		24861
260687	Puntney	Kevin	M.		24985
20457	Randall	James	Jospeh		25010

196294	Ross	Justin	Joseph	24956
313270	Ruhrkraut	David	Gary	24971
406987	Siler	Robert	John	24977
1160754	Smith	Penny	Lea	24691
640888	Smith	Jennifer	Marie	24997
591389	Stone	Melissa		25005
466292	Waddell	Margaret	Ann	24969
1180212	Wilkinson	Daniel	Trace	24959

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

  
Dennis Bassett, Director

**Delegated Authority**  
**Friday, August 15, 2014**

**Mortgage Loan Originator Applications**

The following thirty mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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	LicID
292530	Ainsworth	Therese	A Van Ryn		25038
1004266	Bowlus	Eric	Eugene		25015
1200569	Centrone	Luca			25011
1052933	Claerbaut	Rita	A.		25004
860842	Cross	Russell	Perry		25000
12563	Donahue	Owen	Michael		24999
268236	Ferro	Toni			24978
1207023	Gerogianis	John	Casper		25001
270095	Haberl	John	Andrew		25022
400283	Hicks	Adam	Michael		24828
349959	Iannotta	Francis	David		25013
324204	Jackson	Ronald	Bryan		24993
997963	Jones	Caleb	Lewis		25014
215522	Keshishian	Mishel			25021
1200088	Lucas	Loyd		Jr.	24641
1213103	Malecker	Mathew	J.		25036
846140	Martinez	Christian	De Jesus		25042
155879	McCormick	Robert	Matthew		24950
445906	McCoy	Gary	Lee		25017
1184261	Myers	James	William		24996
210379	Pepple	Alexei	Federico		24994

344757	Pham	Paul	Hoang	24951
335335	Riggs	Michael	L.	24795
308167	Rinehart	Andrew	Joseph	25029
376769	Sanandajifar	Sam		25023
402092	Sprenkle	Eric	Lee	24888
1174459	Strack	Brett	Anthony	25024
979649	Straub	Ronald	Aaron	25018
1193020	Tagvoryan	Gevork	George	25019
320630	Weddle	Vincent	David	25028

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



Dennis Bassett, Director

**Delegated Authority**  
Friday, August 22, 2014

**Mortgage Loan Originator Applications**

The following thirty-five mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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	LicID
29130	Ardis	Michael	Ray		25048
1215606	Auippa	Jerald	Alan		25041
1096406	Broshar	Cody	Lee	Mr.	24973
945921	Brownlow	Brian	L.		25043
1211008	Cannon	Kayla	Nicole		25047
1169820	Colannino	Nathanael	Joseph		24660
1209364	Cole	John	D.		25008
195814	Cornwell	Nicholas	A.		25020
27514	Dennison	Dakota	Shane		24981
48272	Estilow	Nicholas	Ryan		25037
351017	Fawaz	Hassan	Mohammed		25049
119860	Fitzner	Elizabeth	Elaine		24745
1219207	Flynn	Kevin	Thomas		25088
912055	Froman	James	Michael		24966
299926	Griswold	Jason	David		25040
69860	Henze	Keith	Noel		24753
1217191	Hook	Karen	J.		25075
34510	Hutchinson	Mathew	Scott		25009
396256	Josett	Paul	Michael		25069
299360	Kuehn	Jon			24288
1207834	Lacy	John	Joseph	III	24986

1213282	Lary	Gregory	James	25032
1165981	Malcolm	Wendy	Lee	25030
728818	Pennington	Charles	Todd	25068
121754	Radesic	Kathleen		25046
1207324	Rucoba	Jessenia	S.	25081
294313	Shannon	Kevin	Francis	24714
627968	Storino	Thomas	W.	25087
257788	Vujaklya	Niki		25056
1174329	Welsch	Nicole	Beth	25039
198058	White	Mark	Harris	25006
83495	Wisinski	Chester	John	25078
1034303	Witjes	Dustin	Joseph	25035
819203	Yergler	Andrew		25079
933253	Yuen	Lawrence		25033

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



Dennis Bassett, Director

**Delegated Authority**  
 Tuesday, September 02, 2014

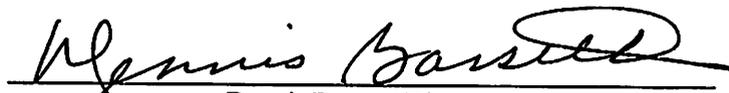
**Mortgage Loan Originator Applications**

The following forty-three mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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	LicID
207029	Beddard	Bruce			25090
7914	Boysen	John	Stephen	III	25098
880848	Brown	Julia	Mae-Vangheluwe		25043
1208982	Cano	Roberto	Scott		25102
698681	Clark	John	Richard	Jr.	25119
309344	Cleary	Jeanne	Belsanti		25113
1054823	Comins	Justin	Michael		25130
1011318	Day	Guy	Bass		25067
1211917	Fakhreddine	Nibras			25076
1216767	Flowers	Desmond	Dale Arnold		25097
823517	Forestal	Natalie	Anne		25053
1057474	Goble	Tracy	Lee		25112
665119	Hendron	Christian	Paul		25105
898563	Holloway	Daniel	Joseph		25070
439378	Jahns	Scott	M.		25066
10144	Kelly	Joseph	Hunter	Jr.	25127
302835	Kim	William	Wojong		25122
1147010	Kirk	Jonathan	Paul		25091
1213990	Larimer	Charlee	Taralee		25084
697514	Le	Toan	Ba	Mr.	25094
318039	Leis	Marena	Lynn		25108

392859	Lemond	Quinton	Ray	25101
146663	Levister	Teresa	Cureton	25113
1000265	Maxwell	Robert	Scott	25092
1210969	McKinney	Jay	Jacob	25050
1210973	Mildenberger	Nicole	Lee	25051
1103793	Morton	Mark	Dwayne	25086
1185549	Moses	Sam Prince		25132
200873	Reuter	Taryn	Seth	25123
1192980	Robinson	Lacey	Marie	25100
180445	Rosenzweig	Lauren	Hannah	25057
420359	Rosewicz	Peter	David	25134
820836	Samons	James	Daniel	25089
1034877	Schaefer	Brandon	Matthew	25080
1216685	Sueverkruebbe	Cody	Russell	25065
1210976	Toothman	Cody	Bryant	25054
181886	Tropiano	Stephen		25083
779294	Vasko	Dana	Lee	25072
207607	Wallace	Barbara	Juliann	24681
60893	Watters	Geraldine		25052
846398	Wolfe	Christopher	Kel	25120
320865	Wright	Michael		25093
307853	Yamaguchi	Robin	Eiki	25082

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

  
 Dennis Bassett, Director

**Delegated Authority**  
**Thursday, September 11, 2014**

**Mortgage Loan Originator Applications**

The following sixty-five mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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	LicID
1220676	Al-Zoubi	Jalal	Ratib		25178
435785	Arnold	Robert	John	Jr.	25118
203063	Baumann	Michael	Logan	Sr.	25099
1218264	Bedwell	Douglas	R.		24987
36342	Bernal	Lawrence	Gilbert		24980
1128530	Black	Elwood	Cragger	II	24763
38701	Block	Phyllis	Hall		25185
1220677	Cangialosi	Michael	Giuseppe		25179
891717	Carter	Anitra	Dawn		25155
353034	Chung	Kevin	Patrick		25126
104549	Dant	Ronald	W.		25180
230071	Dantuma	Laura	C.		25193
19621	Drane	Chris			25077
220368	Estrella	Oscar	Gilberto		25191
891521	Feld	Burton	David		25147
293505	Gallo	Joseph	Frances		25143
1215410	Gatz	Marcus	Rowland		25135
1220678	Harden	Anthony	Terry		25177
907749	Harstad	Jonathan	Ray		25003
1220687	Hope	Michael	Gene		25176
920203	Hudson	Christopher	Joseph		25016

827031	Hudson	Kasey Jo		25139
501756	Jimenez	Lucas	Rafael Robles	25140
13401	Kaiser	Jennifer	Carrie	25131
224285	Kambs	John	R.	25159
1086744	Karr	Evan	Matthew	25136
913533	Laing	Kristopher	Aaron	25137
231594	Langarica	Claudia		25188
527553	Langley	Ryan	J.	25165
1216871	Lewis	Roger	Craig	25204
1218437	Long	Patrick	Michael	25117
12976	Mack	James	Patrick	25182
337863	Marshall	Gary	Neal	25164
505420	Mayo	Brandon		25152
77137	McAleer	Raymond	Patrick	25045
1220688	Mcday	Delilah	Janella	25175
55051	Morgan	Clifton	Scott	25186
263317	Ogbogu	Prince	Uchenna	25154
902548	O'Neal	Jeffrey	Nicholas	25141
13087	Porter	Joseph	Eugene III	25125
323909	Sacco	Nicholas	Robert	25162
543360	Saunders	William	Brandon	24836
1121947	Shawesh	Jean	Katherine	25196
1218952	Shawhan	Stephen	S.	25145
1086814	Shimek	Brady	Joseph	25171
31249	Siler	Russell	Ivan	25172
340983	Simmons	Richard	Lee	25156

669025	Skolnick	Robert	Jay	25203
292444	Smith	Diana	Davis	25124
99085	Sosebee	Jennifer	M.	24860
1002467	Strand	Lolita	Marie	25158
38783	Thomas	John	Richard	25161
932083	Turner	Stewart	Britt	Mr. 25189
878937	Vander Ark	Darrin	Dean	25146
338220	Vinuelas	Emma	Christina	25142
66799	Wathen	Daemon	Henry	25096
157330	Weston	Kip	Wade	25183
428452	White	Francis	Roy	25173
671196	Williams	Robert	M.	25111
88001	Williams	Andrew	Lloyd	25144
539027	Williams	DeWayne	Farrel	24631
602841	Williams	Robert	Barton	25106
282569	Wilson	Emil	Eugene	25163
84917	Zalcberg	Craig	Scott	25174
994265	Zuidema	Roger	C.	25207

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

  
Dennis Bassett, Director

**Delegated Authority**  
**Friday, September 19, 2014**

**Mortgage Loan Originator Applications**

The following thirty-one mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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	LicID
337778	Abbas	Sarkes	Adwar		25234
1227503	Benedict	Kyle	Edward		25200
115865	Brown	Rachel	Ann		25184
1217138	budreau	chad			25215
1205334	Carlson	Mark	David		25217
397644	Cohen	Michael	Gordon		25228
60765	Dixon	Richard	Michael		24916
355733	Erdmann	Ronald	R.		25214
32183	Fanelli	Brian	Matthew		25190
984481	Fitzgerald	Ashley	Nicole		25227
659608	Forslund	Michael	F.		24910
42273	Head	Gregory	Todd		25212
445391	Heckman	Kathy			25109
1007274	Howard	Ashu	Sanjeev		25229
443871	Jackson	Shane	W.		25219
137668	Lloyd	John	William	Jr.	25250
272254	McBride	Bobby	Lee		25246
172192	Meadows	James	H.		24964
131225	Mishler	John	S.		25218
1226172	Neuner	Heather	Marie		25210
782006	Nguyen	Tony	Ngoc		25209

697202	Oestreich	Randall	Charles	25198
27910	Ranilovich	Sandra	Kathleen	25223
1074170	Riley	Carlo	Wilson	25257
263318	Rock	Mark	Saul	25007
633595	Rogers	Derwin	Sean	25260
1081064	Rostami	Romtein		25231
1101129	Samulak	Chad	Edward	24796
1201357	Starnes	Jerilynn	Maria	25239
127743	Waggoner	Dorothy		25251
335716	Widdoes	Kevin	James	25253

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

  
Dennis Bassett, Director

**Delegated Authority**  
Monday, September 29, 2014

**Mortgage Loan Originator Applications**

The following thirty-three mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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	LicID
1105695	Bezart	Andrew	Windial	II	25280
1215221	Bishop	Kelsey	Michelle		25244
1004802	Bourne	Sarah	Elizabeth		25233
1207664	Bray	Melissa	Sue		25222
1199282	Brousseau	Jack	Shelton		25230
136554	Carroll	William	James		25225
1218706	Corbett	Shawn	Robert		25254
1220506	Davenport	Dawn	R.		25284
490561	DiFilippo	Gary			25286
377351	Dippert	Tiffany	Suzanne		25300
1223759	Dunne	Robert	Charles		25265
537400	Ervans	Jeremiah	L.		25262
235778	Fahy	William	Russell		25197
184506	Ferretti	John	F.		25268
364176	Gaudette	David	Michael		25291
1223757	Glider	Joshua	Michael		25261
762572	Gray	Suzanne			25245
1233336	Klemme	Neil	David		25287
163089	Kush	Dawn	Marie	Mrs.	25263
55044	Leonhardt	Beverley			25258
907745	Litzenberger	Russell	Allen		25248

426509	McGraw	Frank	Vincent	25288
635488	Navarro	Laura	A.	25259
33026	Olejniczak	David		25266
368087	Oyer	David	G.	25283
260396	Power	William	Patrick	25240
1222488	Purk	Thomas	Charles	25241
21962	Roberts	David	Kenneth	25055
34246	Sheedy	Scott	Robert	25224
269998	Sosa	Jesus	Tungui	24724
420680	Stamatoiu	Florin	Dan	25252
1134147	Thomas	Jawana	Ladson	25270
938867	Vaught	Robert	Dale	25298

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

  
Dennis Bassett, Director