

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
December 17, 2015

The Members of the Department of Financial Institutions met at 10:00 a.m., EDT, at 30 South Meridian Street, Suite 300, Indianapolis, Indiana. Present from the Department were Thomas C. Fite, Director; Mark K. Powell, Supervisor, Credit Union Division; Mark B. Tarpey, Deputy Director, Consumer Credit Division; Ryan Black, Supervisor, Consumer Credit Division; Troy Pogue, Supervisor, Administration Division; Kirk J. Schreiber, Senior Bank Analyst, Bank Division and Sharmaine Stewart, Administrative Assistant. Present representing Crane Credit Union was Kevin Sparks and present representing the Indiana Credit Union League was John McKenzie and Chris Beaumont.

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

- A.** Members Present: Richard J. Rice, Chairman ; Mark Schroeder, Vice Chairman; Donald E. Goetz; Paul Sweeney; Mike Davis and Thomas Fite, Director. Jean L. Wojtowicz was absent.
- B.** Date of next meeting: January 14, 2015 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C.** Chairman Rice entertained a motion to approve the minutes of the October 8, 2015 meeting.

Mr. Sweeney moved approval of the minutes; Mr. Davis seconded the motion and the motion passed unanimously.

D. CREDIT UNION DIVISION:

I. Crane Federal Credit Union, Odon, Daviess County, Indiana

This application was presented by Mark K. Powell, Supervisor, Credit Union Division. Crane Federal Credit Union (Crane) has applied to the Members of the Department of Financial Institutions for approval of their proposed conversion from a federal to a state charter. Crane is a federal credit union, chartered, regulated, and insured by the National Credit Union Administration (NCUA). As of September 30, 2015, Crane had total assets of \$477.774M and total equity capital of \$65.364M. The board of directors of Crane adopted a resolution on February 23, 2015, which authorized Bob Downs, CEO of the credit union to pursue all of the necessary regulatory approvals to accomplish a conversion from federal to state charter.

Minutes of Members' Meeting
December 17, 2015
Page 2

Upon conversion, Crane will be governed by the provisions of I.C. 28 applicable to state chartered credit unions. As a state chartered credit union, Crane will be regulated by the Department of Financial Institutions and insured by the National Credit Union Share Insurance Fund. In order to convert to a state chartered credit union, Crane must follow the conversion statutes contained with I.C. 28 and the Federal Credit Union Act.

Mr. Powell informed the Members that an examination of Crane as of September 30, 2015 was performed by Department staff. The following are the results of this examination:

1. Return on average assets - 0.68%
2. Three year average return on average assets - .90%
3. Net capital to assets - 13.57%
4. Delinquent loans to total loans - 1.09%
5. Allowance for loan loss properly funded at 0.47% of total loans
6. The investment portfolio is relatively conservative with 83.0% of the portfolio in various federal agency securities. Additionally 50.0% of the portfolio has maturities of less than three years.

Overall, Crane was considered to be fundamentally sound with adequate capital and earnings and minimal asset quality problems.

Mr. Powell informed the Members that the most recent external review of Crane performed by Summers, Carol, Whisler, LLC Certified Public Accountants revealed no significant problems.

Mr. Powell informed the Members that the NCUA conducted a full scope examination of Crane as of June 30, 2014 with no significant problems noted.

Mr. Powell informed the Members that it was determined by the Department staff that the proposed conversion of Crane Federal Credit Union to an Indiana state charter meets the requirements of I.C. 28-7-1-29. The Department's Report of Examination of the applicant and the investigation by the staff has concluded that the resulting Indiana state chartered credit union will be operated in a safe, sound, and prudent manner.

Based upon the aforementioned findings, the staff recommended that the proposed conversion of Crane Federal Credit Union be approved.

After the presentation Mr. Sweaney asked Mr. Powell what the name of the newly converted credit union would be. Mr. Powell replied that the name of the newly converted credit union would be Crane Credit Union.

Minutes of Members' Meeting
December 17, 2015
Page 3

Mr. Davis made a motion for approval which was seconded by Mr. Sweeney. The motion to approve the conversion of Crane Federal Credit Union to an Indiana state charter was unanimously approved.

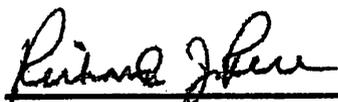
E. DIRECTOR'S COMMENTS AND ACTIONS:

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

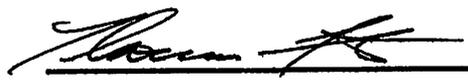
OTHER BUSINESS:

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

APPROVED:


Richard J. Rice, Chairman

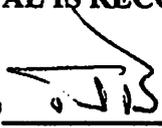
ATTEST:


Thomas C. Fite, Assistant Secretary

**ACTION TAKEN BY THE DIRECTOR
OCTOBER 9, 2015**

1. FIRST STATE BANK OF PORTER, PORTER, PORTER COUNTY, INDIANA

The bank has applied to the Department pursuant to IC 28-13-3-3 for approval to buy back \$886,928.32 or 86 shares of its outstanding common stock. All stock purchased would be retained as authorized but unissued shares. The Board of Directors of the bank adopted a resolution on September 9, 2015, to acquire First State Bank of Porter common stock as Treasury Shares from BMO Financial Corp., Wilmington, Delaware for a price of \$10,313.12 per share. As of June 30, 2015, the bank's Tier 1 leverage capital ratio was 12.36%. On a pro forma basis as of June 30, 2015, assuming the 86 shares are repurchased, the Tier 1 leverage capital ratio would be approximately 11.75%. **APPROVAL IS RECOMMENDED (TCF)**

APPROVED  _____

**ACTION TAKEN BY THE DIRECTOR
NOVEMBER 4, 2015**

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

Merchants Bank of Indiana (the "Bank") has requested authority to make an investment of approximately \$7,857,651 in the Woodlake Village – Phase 1, 2 and 3 Project ("Woodlake") and \$5,547,404 in the Concord Commons – Phase 1 and 2 Project ("Concord"), for a total investment of \$13,405,055. Each of the phases will be owned by a limited partnership, and each partnership will have a separate general partner. The general partner of each partnership will be a subsidiary of Merchants Affordable Housing Corporation ("MAHC"). The Bank is providing equity financing for both Woodlake and Concord, which is a qualifying Low-Income Housing Tax Credit partnership proposed for Gary, Indiana. Woodlake, Concord, and the previously purchased tax credits of Northside Flats Project in Indianapolis would aggregate the bank's community investment projects to a total of \$18,767,796 or 10.10% of the bank's capital and surplus as of September 30, 2015.

Based on the request to invest in Woodlake and Concord, the Director must approve the aggregate investments of all community investments by the Bank pursuant to IC 28-1-11-14, as they exceed the five percent (5%) of capital and surplus limitation. If the Director determines the qualifying equity investments will not pose a significant risk to the affected deposit insurance fund, the Bank is adequately capitalized and the investment will not expose the financial institution to unlimited liability, the Bank has satisfied the criteria of the statute. **BASED ON A REVIEW OF THE INFORMATION PROVIDED, APPROVAL FOR THE INVESTMENT TO EXCEED THE FIVE PERCENT AGGREGATE LIMITATION IS RECOMMENDED SUBJECT TO MIKE PETRIE OWNING LESS THAN 25% INTEREST OF MAHC AT THE TIME THE TAX CREDITS ARE PURCHASED. - (TCF)**

APPROVED  _____

**ACTION TAKEN BY THE DIRECTOR
NOVEMBER 10, 2015**

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

The bank has requested permission to hold a parcel of property in excess of three years for future expansion as prescribed in IC 28-1-11-5. The parcel was purchased on September 30, 2012, located at 14963 Cleveland Road, Granger, Indiana. The bank intends to use this property for future support facilities. Bank meetings have started to define which operating units will be relocated to this parcel along with the necessary square footage. At the bank's board meeting on October 22, 2015, the board adopted a board resolution reaffirming that the bank expects to use the parcels of real estate for future expansion. Allowing the bank to continue to hold the real estate does not appear to endanger the safety and soundness of the financial institution. **IT IS RECOMMENDED THE BANK BE GRANTED AN EXTENSION TO HOLD THE REAL ESTATE UNTIL SEPTEMBER 30, 2016. 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 

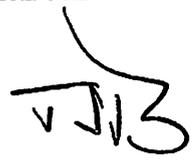
ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

NOVEMBER 06, 2015

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:

- Wurster Construction – Indianapolis – 45 members (common bond of occupation as defined by IC 28-7-1-10)
- Fuzion Analytics, Inc. – Carmel – 75 members (common bond of occupation as defined by IC 28-7-1-10)
- Westfield Steel, Inc. – Westfield – 122 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP) MKP 

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

NOVEMBER 06, 2015

LAKE MICHIGAN CREDIT UNION, GRAND RAPIDS, MICHIGAN

The credit union has filed a Petition for approval of a certificate of admission to transact business as a Foreign Corporation in Indiana pursuant to IC 28-1-22-1 et seq.

RECOMMEND APPROVAL (MKP)

MKP

JJB

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**NOVEMBER 30, 2015**

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:

GVC Mortgage, Inc. – Pendleton – 190 members (common bond of occupation as defined by 28-7-1-10)

Arcamed, LLC – Indianapolis – 26 members (common bond of occupation as defined by 28-7-1-10)

Terry Lee Hyundai – Noblesville – 55 members (common bond of occupation as defined by 28-7-1-10)

Excel Electronics, Inc. – Elkhart – 43 members (common bond of occupation as defined by 28-7-1-10)

Regenstrief Institute, Inc. – Indianapolis – 209 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

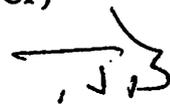
MKP


 11-30-15

**ACTION TAKEN UNDER DELEGATED AUTHORITY
OCTOBER 9, 2015**

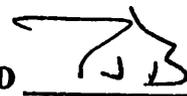
1. **1ST SOURCE BANK, SOUTH BEND, ST. JOSEPH COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate a branch office from 555 West Crosstown Parkway, Kalamazoo, Kalamazoo County, Michigan to 200 West Michigan Avenue, Kalamazoo, Kalamazoo County, Michigan. The application was received on September 18, 2015. The branch is to be known as the Kalamazoo Downtown Branch. The bank will continue to have 80 branches after the relocation. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED  _____

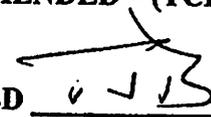
2. **MUTUALBANK, MUNCIE, DELAWARE COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 4916 Illinois Road, Suite 106, Fort Wayne, Allen County, Indiana. The application was received on September 18, 2015. The branch is to be known as the Illinois Road Branch. This will be the institution's 32nd branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED  _____

3. **GREENVILLE NATIONAL BANK, GREENVILLE, DARKE COUNTY, OHIO**

An application for issuance of a certificate of admission was received from Greenville National Bank, Greenville, Darke County, Ohio ("Greenville National"). Greenville National filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-2-18 and IC 28-1-22. The bank intends to conduct banking activity through a branch located at 9700 South US 35, Losantville, Indiana. CT Corporation System, 150 West Market Street, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Greenville National. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (TCF)**

APPROVED  _____

**ACTION TAKEN UNDER DELEGATED AUTHORITY
OCTOBER 9, 2015**

1. **YOUR COMMUNITY BANK, NEW ALBANY, FLOYD COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 727 North Cross Pointe Boulevard, Unit D, Evansville, Vanderburgh County, Indiana. The application was received on September 29, 2015. The branch is to be known as the Evansville Financial Center. This will be the institution's 38th branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED _____



2. **THE FARMERS STATE BANK, NEW MADISON, DARKE COUNTY, OHIO**

An application for issuance of a certificate of admission was received from The Farmers State Bank, New Madison, Darke County, Ohio ("Farmers State"). Farmers State filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-2-18 and IC 28-1-22. The bank intends to conduct banking activity through a branch located at 930 East Washington Street, Winchester, Indiana. J. Anthony Brown, 3437 Centerville Road South, Centerville, Wayne County, Indiana has been appointed as resident agent for service of legal process by Farmers State. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (TCF)**

APPROVED _____



**ACTION TAKEN UNDER DELEGATED AUTHORITY
DECEMBER 3, 2015**

1. **THE GARRETT STATE BANK, GARRETT, DEKALB COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 502 South Gonsler Avenue, Ashley, DeKalb County, Indiana. The application was received on October 26, 2015. The branch is to be known as the Ashley/Hudson Branch. This will be the institution's third branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED 

2. **PEOPLES BANK SB, MUNSTER, LAKE COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate a branch office from 9030 Cline Avenue, Highland, Lake County, Indiana to 3915, 3919, and 3927 Ridge Road, Highland, Lake County, Indiana. The application was received on November 24, 2015. The branch is to be known as the Highland Banking Center. The bank will continue to have 15 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

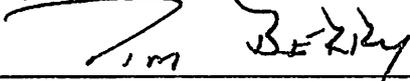
APPROVED 

DELEGATED AUTHORITY
Friday, October 9, 2015

GUARANTEED AUTO PROTECTION PROGRAM APPLICATION

American Financial Warranty Corporation, a third party administrator, is requesting approval for a Guaranteed Auto Protection (GAP) Program. The applicant is based in The Woodlands, Texas. The maximum charge for the GAP to consumers is \$506. Deductibles paid by consumers are paid up to \$1,000. The program has a sixty day free look period. Refund upon prepayment in full is calculated by pro-rata method. Consumers will finance a minimum of 80% of MSRP for a new vehicle and NADA retail value for a used vehicle. There is a contractual liability policy issued by American Security Insurance Company. The initial dealer requesting approval is Champion Kia of Avon (License #24244). All future creditors/dealers will agree to abide by the same terms as those approved. 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 24-4.5-2-202(1)(c)/3-202(1)(e). Approval is subject to review at a future date as deemed necessary by the Department. It is recommended that the program be approved as submitted and subject to the above conditions. (REB)

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



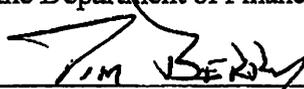
Tim Berry, Director

DELEGATED AUTHORITY
Tuesday, October 20, 2015

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Westlake Direct, LLC applied for a consumer loan license. The applicant is owned by Westlake Services, LLC. Westlake Services, LLC is registered as a non-lender (7984). Applicant is based in Los Angeles, California. They will be originating simple interest, consumer automobile loans. Westlake Services will be servicing the loans. The applicant does not have any plans to open locations in Indiana. They currently are licensed in fourteen states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

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



Tim Berry, Director

**DELEGATED AUTHORITY
Monday, November 02, 2015**

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

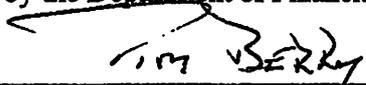
The Home Loan Expert, LLC d/b/a Ryan Kelley Home Loans applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. The applicant is based in St. Louis, Missouri. They will not be servicing their loans. They currently operate in two 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. (REB)

Skyline Financial Corp. d/b/a Skyline Home Loans, NewLeaf Lending, and NewLeaf Wholesale applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are also applying for a Subordinate Lien Mortgage Lending license. The applicant is based in Calabasas, California. They will be servicing their loans. They currently operate in twenty-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. (REB)

SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION

Skyline Financial Corp. d/b/a Skyline Home Loans, NewLeaf Lending, and NewLeaf Wholesale 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 Calabasas, California. They will be servicing their loans. They currently operate in twenty-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 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

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



Tim Berry, Director

DELEGATED AUTHORITY
Monday, November 02, 2015

SMALL LOAN LICENSE APPLICATION

Flurish, Inc. d/b/a Lendup applied for a small loan license. They are not currently licensed. The applicant is based in San Francisco, California. The applicant was interviewed over the phone by supervision. They will be originating small loans under IC 24-4.5-7. The applicant will originate loans through their website. They will be servicing their loans. They are licensed in sixteen 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. (REB)

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



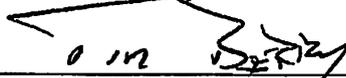
Tim Berry, Director

DELEGATED AUTHORITY
Friday, November 06, 2015

SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION

Everett Financial, Inc. d/b/a/ Supreme Lending applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They currently hold a First Lien Mortgage License (10964). Applicant is based in Dallas, Texas. They will not be servicing their loans. They currently operate in fifty states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

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

A handwritten signature in black ink, appearing to read "Tim Berry", is written over a horizontal line.

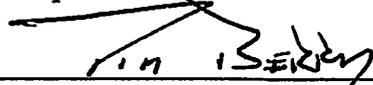
Tim Berry, Director

DELEGATED AUTHORITY
Monday, November 09, 2015

PAWNBROKING LICENSE APPLICATION

The Amy Michael Company, Inc. d/b/a A.T.M Gift Exchange & Pawn has applied for a Pawnbroker license. They are not currently licensed. The applicant is based in New Albany, Indiana. They plan to pawn a variety of items. 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 as stipulated in IC 28-7-5-8. Applicant is recommended for approval. (REB)

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



Tim Berry, Director

DELEGATED AUTHORITY
Wednesday, November 18, 2015

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

ELending Group LLC applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in Chesterfield, Missouri. They will not be servicing their loans. They currently operate in six 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. (REB)

Strive Lending, Inc. applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in Des Plaines, Illinois. They will not be servicing their 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. (REB)

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

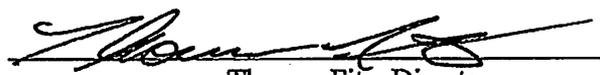

Thomas Fite, Director

DELEGATED AUTHORITY
Wednesday, November 18, 2015

GUARANTEED AUTO PROTECTION PROGRAM APPLICATION

American Guardian Warranty Services, Inc., a third party administrator, is requesting approval for a Guaranteed Auto Protection (GAP) Program. The applicant is based in Warrenville, Illinois. The maximum charge for the GAP to consumers is \$506. Deductibles paid by consumers are paid up to \$1,000. The program has a sixty day free look period. Refund upon prepayment in full is calculated by pro-rata method. Consumers will finance a minimum of 80% of MSRP for a new vehicle and NADA retail value for a used vehicle. There is a contractual liability policy issued by American Security Insurance Company. The initial dealer requesting approval is Kennedy Motors, Inc. (License #1946). All future creditors/dealers will agree to abide by the same terms as those approved. 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 24-4.5-2-202(1)(c)/3-202(1)(e). Approval is subject to review at a future date as deemed necessary by the Department. It is recommended that the program be approved as submitted and subject to the above conditions. (REB)

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

 11-17-15

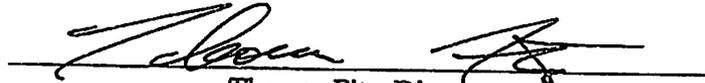
Thomas Fite, Director

DELEGATED AUTHORITY
Friday, December 04, 2015

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Fair Way Lending LLC applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in Louisville, Kentucky. They will not be servicing their loans. They currently licensed in Kentucky. 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. (REB)

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


Thomas Fite, Director

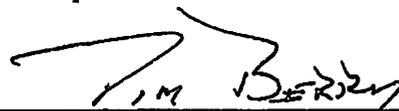
Delegated Authority
Friday, October 02, 2015

Mortgage Loan Originator Applications

The following twenty 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
398529	Adebowale	Chana	Antionette	
809868	Arnold	Daniel	William Lawson	
1398896	Bedker	Kevin	Adam	
1399132	Carreathers	Jordan	Ray	
494479	Chase	Jennifer	Lynn	
282774	Choi	Albert	Peter	
1387690	Glass	Daniel	Joseph	
131239	Jackson	Stephen	G	
1007845	Jackson	Julia Laquane		
1387355	Lauer	David	Andrew	
375824	Maddison	Thomas	William	
1396374	Martin	Jessica		
598826	Park	Calvin		
1076909	Pjepi	Aurel		
189665	Rich	Magdalene	Elizabeth	
992647	Rorabaugh	Philip	Charles	
236746	Stoddard	Shelley		
885906	Vaughan	Kellen	James	
1398845	White	Bretina	Loretta	
118500	Williams	Charles	E	Jr

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



Tim Berry, Director

Delegated Authority
Friday, October 09, 2015

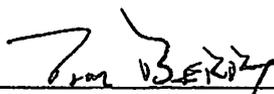
Mortgage Loan Originator Applications

The following forty-four 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
1366692	Abdulhadi	Ahmed	Chaouki	
613932	Beste	Jessica		
1007834	Bratkovich	Megan	Elaine	
872196	Castillo	Rogelio		Jr.
1375778	Charbeneau	Garth	Kevin	
1187614	Crenshaw	Creighton	Daniel	
1398384	Czisny	Austin	William	
1312141	Davis	Lisa	Ann	
1405185	Desimone	Andrew	Lawrence	Mr.
1041987	Dudley	Angie		
1222376	Ford-Hall	Aris	Dion	
1367061	Gassaway	Ryan	Lamar	
1072791	Gomez	VyVy	Anyelit	
1398634	Gray Spencer	Tanner	Jalen	
1370640	Humes	Daniel	Sean	
1409459	Jankowski	Jacob	John	
326012	Johnson	Anthony	David	
525399	Kearley	LeeAnn		
909060	Kennard	Kathleen	Marie	
1409496	Laurain	Terry		Jr.
648846	Lazri	Elvis	D.	

861706	Leonhard	Korey	Steven
1404586	Lord	Christina	Marie
1207305	Love	Cody	Clayton
915025	Lynn	Robert	
946716	Mathew	Nevin	George
1236703	McDonald	Lynn	Ashton
9331	McIntosh	Patrick	John
1174231	Nahrwold	Nicholas	Troy
1413215	Orozco	Jonathan	Ivan
1375347	Pronishen	Samantha	Renee
22235	Romeo	Samuel	Jr.
1398674	Sholtis	Rachel	Michelle
1409268	Smyrski	Nickolas	Joseph
735513	Sparks	Noreen	Catherine
871974	Stoner	Patrick	Robert
1398927	Tuller	Trevor	Martins
1406990	Vogt	Rebecca	Casey
1070623	Vuyovich	Andrew	Vincent
1233221	Warden	Kelly	D.
1195220	Washington	Jeremi	Azar
916315	Waugh	John	Benjamin
1152473	Ybarra	Nicolas	Jansen
1206589	Zaleski	Steven	Thomas

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



Tim Berry, Director

**Delegated Authority
Friday, October 16, 2015**

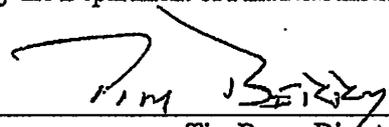
Mortgage Loan Originator Applications

The following twenty-seven 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
1398866	Allen	Steven	Ray	
1408897	Almond	Lloyd	James	III
167364	Arthur	Christopher	Matthew	
1282238	Barbieri	Timothy	James	
1396516	Buerster	Michael	Thomas	
1072793	Caceres	Carlos	Enrique	
198103	Caniff	David	Thomas	
1409147	Case	John	McGary	III
1399263	Derringer	Jameson	Eugene	
917001	Harwell	Justin	Trent	
1391175	Huegen	Adam	James	
493373	Kurtz	Brandon	Lee	
1409500	LaFleure	Donald	Loren	
968358	Mason	Andre	Douglas	
1405102	Patrick	Kristoffer	Jordan	
1409369	Riley	Michael	Sean	
543270	Roppo	Vito		
1406333	Schwartz	Alec	Justin	
1409359	Shaw	Austin	Danil	
1409294	Shinn	Charllene	Angela	
1409269	Smith	Nicholas	Darryl	
1409262	Stockard	Sean Adam		
1409217	Vanburen	Stephanie	Leah	
972725	Vann	Naomi		
1409101	Winzeler	Mallory	Louise	

1149849	Yustick	Danielle	Raye
1409009	Zych	Anna	Marie

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



Tim Berry, Director

**Delegated Authority
Friday, October 23, 2015**

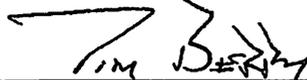
Mortgage Loan Originator Applications

The following fifty-seven 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
516927	Adams	Gregory	Robert	
1408877	Ainsworth	Matthew	Thomas	
1408885	Alley	Michael	Nathan	
1408889	Allgood	Joshua	Thomas	
1387510	Benson	KeOndre	Deon	
1408996	Bernard	Blake	Benjamin	
1409002	Bledsoe	Alexander	Patrick	
1409011	Bradley	Ransom	Kellogg	
1409030	Burgher	Michael	Aaron	
1409219	Coles	Danielle		
1217228	Colin-Shuffler	Kathlyn	Sharay	
1294797	Collins	Desmond	Archibald	
1409230	Davenport	Jordan	Leigh	
1415591	Davis	Pamela	Frances	
1409241	Dawson	Douglas	Roy	
1409367	Ellis	Carlettia	Lyshelle	
1409568	Elwood	William	Scott	
1409372	Frietch	John	Maxwell	
1409378	Gallett	Kelsey	Lyn	
1409380	Georgizas	Michael	Vagelis	
1409382	Gianakopoulos	Nico	James	
1409390	Gibson	Veronica-Sierra	Danielle	
1417795	Goon	Mitchell	M.	
1247796	Harris	Cortnie	Germil	
1382087	Hartless	Sarah	Faye	
1411040	Hazard	Whitney	Blair	
1409415	Heneveld	Scott	Hylar	Jr.
1409557	Horka	Charles	John	
1409455	Jaafar	Ali		
1399461	Jackson	Patricia	Ann	
1409507	Kruse	Joseph	Hobart	

1411377	Kuric	Lilia	Michelle	
1286378	Lamb	Theresa	Jean	
1409499	Lang	Natalie	Nicole	
1409492	Lee	Jalen	Deshawn	
1010426	Luttermoser	Matthew	Lynn	
1409410	Marras	Joseph	Henry	Jr.
1247925	Marshall	Christopher	Butchie	
1412998	Martinez	Daniel	James	
1409401	Meram	Matthew	Joseph	
1280629	Miller	Eric	Lloyd	
1409400	Momcilovic	Dejan		
1413924	Orecchio	Lisa	Renee	
1409379	Orzel	Mitchell	John	
149658	Perras	David	Fernand	
1409371	Piotrowski	Heather	Marie	
1413595	Sebolao	Nicholas	Paul	
1409291	Silva	Dwight	James	
1409275	Simonetti	Christopher	Thomas	
1409361	Soler	Wilson	Santiago	
1237818	Stickel	Christopher	Thomas	
917002	Straw	Scott	J.	
1409231	Sypniewski	Alexander	Joseph	
132799	Thompson	Brian	Richard	
1409203	Victor	Matthew	Thomas	
1367384	Williams	Candice	Gertrude-Therese	
1409098	Witgen	Robert	Michael	

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



Tim Berry, Director

Delegated Authority
Monday, November 02, 2015

Mortgage Loan Originator Applications

The following two hundred fifty-nine 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
1351278	Ackley	Judy	A.	
1105689	Alan	Alexis		
245910	Albarran	Fernando	Plumeda	
1301642	Alvarado	Pedro	Luis	
1107349	Amoles-Martinez	Heriberto	Gerardo	
365076	Anka	Richard		
9090	Anton	Alan	Frederick	
1417584	Baker	Kristen	Jeane	
1418598	Banach	Michael	Andrew	
1408930	Barry	Steven	Raymond	
880211	Bassett	Rebecca	Lynn	
1404433	Behrik	John	J.	
241856	Bell	Kevin	Anthony	
1408989	Bentley	James	Aaron	
1226885	Bernzott	Cindy	Lyn	
32943	Berry	Sumer	Naimi	
323443	Bizousky	David	Richard	
168014	Blair-Gamblian	Carla	Elaine	
227489	Borowiec	Sara	Cathleen	Ms.
1409083	Bouchey	Eric	C.	
1247528	Bowyer	Dustin	Douglas	
1273451	Box	Stephanie	Leang	
1206672	Boyes	Thomas	Edward	Jr.
1420590	Brackez	Theodore	Allen	
1269782	Breland	Michael	DeBose	
1418600	Brendel	Thomas	Anthony	
1125825	Brewer	Miguel	Antonio	
1422962	Brewer	Stephen	Garfield	
1277581	Brigagliano	Michael		
1228566	Brown	Kelly	Elizabeth	
1415067	Brown	Mia	Lynn	

1066725	Brown	Rickey	Maurice	
48074	Burrus	Sherrida	R.	
1407227	Butler	Aaron	Nicholas	
98618	Byrnes	Marylu	Colgan	
930397	Calix Hernandez	Erick	Josue	
1425496	Can	Tuan	Minh	
1398593	Carden	Dale	Lynn	
1374481	Carpenter	Kathryn	M.	
631450	Carroll	Peter		
998813	Castillo	Juan	Jose	
1220014	Centi	Zachary	Dominico	
688046	Charles	Raven	Leonard	
915029	Clare	Deonne		
1326138	Clark	Ashton	Aliese	
1396539	Clark	Thomas	Richard	III
1418602	Contreras	Eduardo	De Jesus	
1392592	Cordia	Lindsay	Parker	
1418604	Covey	Shane	Andrew	
915020	Crenshaw	Christopher	Isaac	
703967	Cwiklinski	Mary	Joyce	
215904	Decuir	Byron	Aubrey	
1365178	Delgadillo	Ernesto		
279657	Dellepere	Gloria	Antoinette	
1127137	Devon	Ashley	Kay	
1421078	DiSanto	Darren	Glenn	
375802	Dischert	Mark	Joseph	Jr.
397621	Dittoo	Thomas	Patrick	Jr.
890215	Dodd	Andre	Lamond	Jr.
1396538	Donisi	Christian	Donald	
1409362	Dubay	Jennifer	Ann	
1418611	Dudding	Michael	James	
317184	Eburn	Lee	Ernest	
1384840	Edee	Joe		
1418612	Elzy	Richard	Durazo	
1282220	Engstrom	Zachary	Lawrence	
1357436	Erickson	Molly	Virginia	
1311084	Falkenberg	Jessica	Anne	
732561	Farley	Todd	Marshall	
28024	Fields	Nicholas	Robert	

857879	Fisher	Christopher	Andrew	
1387688	Fisher	Darryl		
1376715	Franks	Alek	Ryan	
1409374	Gabriel	Sammy	Joseph	
1415588	Gahan	Laura	Ann	
306688	Gannon	Harold	Wesley	Jr.
371982	Garcia Perez	Esther		
1203718	Garzon	Lizeth		
829175	Gaxiola	Michael	Thomas Victor	
859731	Geiger	Sarah	Brianne	
1366432	Giambalvo	Zachary	Joseph	
1357432	Gnad	Chantz	William	
1211938	Golani	Yousip	Atour	
1418308	Goldstein	Dustin	Joseph	
1262820	Gomez	NaTasha	Lee	
1409391	Graham	Jillian	Alyse	
198517	Grahek	James	Michael	
1393161	Grant	Kaine	Nolan	
1420538	Grisham	Hailey	Brooke	
1382250	Hallam	Nicholas	Allen	
436346	Hamilton	Cheryl	A.	
1262756	Hamilton	Robert	Wardner	
1052891	Hammer	Jeremy	Daniel	
1375322	Hapanowicz	Jonathan	Robert	
1406458	Healey	Kyle	D.	
90978	Henderson	James	Mebane	
1409038	Holland	Brett	Rauen	
1409243	Holly	Gayneta	M.	
1418627	Hoopingarner	Matthew	Steven	
1228665	Hoppe	Steven	Joseph	
1066387	Howes	Jason	Alvah	
1287837	Hribik	Sara	Jean	
1409451	Hug	David	Michael	Jr.
19420	Humphrey	Cary	Gene	
1247833	Huszi	John	Alexander	Jr.
1225027	Hutchins	Austin	Joseph	
1409087	Hutchinson	William	Michael	Jr.
898982	Jackson	Tommy	Garron	
1405572	Jajola	Joseph	John	III

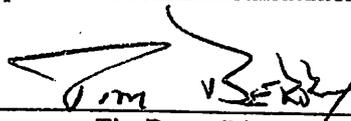
1065670	Jones	Mark	Robert	
1416791	Jones	Robert	Barry	
1409501	Jones	Theodore	Breitmeyer	
1401170	Keith	Margaret	Denise	
1408637	Koller	Stevie	Marilynn	
1375781	Konja	Michelle	Marion	
1237721	Konwinski	Nathan	Patrick	
1415046	Koshy	Jaison		
1247902	Krajenke	Paul	Joseph	
1226207	Kwiatkowski	Matt	Charles	
1206918	Kyler	Erik	Bryan	
1402336	Lambert	Teresa	Lynn	
1396514	Lawson	Emily	Renee	
1396512	Lazar	Brandyn	Chase	
198296	Leon	Enrique		
451005	Lichtsinn	Kevin	Paul	
1387365	Lien	Shane	Thomas	
1413543	Littlejohn	Maranda	Hall	
1420849	Loustaunau	Amber	Louise	
1409481	Lovern	Veronica	Mary	
1019205	Luster	Lawrence	Edward	II
1382313	Lyons	Heather	Lynn	
1418632	Madrid	David	Gustavo	
1276073	Mahdawi	Mahmoud	A.	
1109334	Maloney	Jennifer	Dawn	
513425	Mancha	Irene		
1418635	Mansfield	Robert	William	
1409422	Margiawicz	Kevin	Pearce	
1423223	Marra	Patricia	Anne	Mrs.
1418317	Massey	Felicia	Marie	
1237745	Mauldin	Samuel	David	
1384853	McAllister	Dylesha		
1398594	McCain	Ian	Colin	
1385117	McCaskill	Paul	Joseph	
183385	McDonald	Sandra	Dee	
217348	McFee	Adam	Kirk	
588546	McGaha	Judy	Ann	
1399414	McGhee	Terrell	Alexander	
1076085	McGinley	Ian	J.	

1413607	McGlynn	Sean	Christopher	
1082009	McGovern	Brian	Daniel	
1396537	McGovern	Mark	Casey	
574786	McKinney	Jodi	Marie	
543414	Meeks	Katherine	L.	
1372237	Mendez	Maximino		
1327804	Michael	Anumarie		
1418637	Miller	Daniel	Gregory	
1418661	Millsap	Russell	Allen	
1273493	Moran	James	Nicolas	
210799	Mulhern	Daren	Lawrence	
1385454	Muller	Charles	Joseph	
1389325	Muncey	Jonathan	Michael	
964501	Murad	Brandon	Scott	
1409398	Murphy	Jake	Ryan	
1418662	Murphy	Joshua	Clayton	
862339	Musonda	Mutampuka	Mathews	
785587	Navia	Analise	Nicole	
1379789	Nicholson	Karina	Marie	
439437	Nikirk	Marcus	S.	
1415530	Oh	Che	Resa	
1417580	Orchowski	Kimberly	Anne	
940847	Oswald	Christopher	Bradley	
1418666	Pacheco	Edgar	Argenis	
1410827	Page	Elizabeth	Easley	
938383	Pali	Sali		
1394596	Palmer	Robin	Brooke	
1237780	Pampreen	Joshua	Michael	
34300	Papallo	Maria	L.	
1357435	Parker	David	Jordan	
1247717	Patino	Fabian		
1022981	Peckman	Stephen	David	
1409373	Pepaj	Martin		
1414985	Percival	Daniel	Richard	
1409090	Petitte	Nicholas	Joseph	
1412881	Pierson	Christina	Marie	Ms.
57711	Prato	Frank	Steven	
938196	Price	Dawn	Marie	
28148	Quigley	Jason	Jon	

1418672	Reed	Stacy	Mary	
1409082	Roberts	Valerie	Crystal	
831710	Robinson	Sara	Lee	
309355	Robinson	Timothy	Benjamin	
552679	Rodenbeck	Branden	Jon	
330589	Rodenkirch	Justin	Alan	
1384822	Rodriguez	Orlando	Tymir	Mr.
1418326	Roman	Matthew	Mark	
253021	Rosado	Clifton	A.	
1359847	Roskelley	Walter	Thomas	
249236	Roth	Keith	Michael	
1196891	Rothschild	Daniel	Edward	
1418673	Rouns	Christopher	David	
330516	Roussel	Charles	Gerard	
1408644	Rungta	Nirmit		
1409365	Saadi	Samuel		
1407037	Salas	Jeremy	Michael	
488124	Saleh	Abdimajeed	Talal	
31002	Scalese	Eric	Richard	
213583	Schmidt	Christopher	James	
1394671	Schwartz	Ira		
1409360	Sears	Kyle	Joseph	
1384839	Shah	Megha	Sanjay	
1387537	Shaw	William	Christopher	
1069986	Shin	Soon	Yong	
1379787	Silverstein	Brandon	Michael	
223389	Simpson	Randy	R.	
1376949	Sitterley	Lee	Ellen	
800673	Skrimbos	Asterios		
1409273	Sliz	Michael	Anthony	
290729	Smart	Regan	Wallace	
1418675	Smith	Douglas	Charles	
7835	Smith	Herbie		
1404996	Smith	Stephen	Gerald	
1237815	Speirs	Kody	Kaitlin	
1387079	Spencer	Donna		
1410496	Stewart	Sean	Michael	
1409085	Stukes-Martin	Ashley		
1409240	Sturdavant	Shaun	Douglas	

1228366	Sulick	David	James	
1409234	Swauger	Christopher	Lee	
192822	Szenasi	Tina	Maria	
1321947	Szydelko	Jeremy	Michael	
1418676	Tamuty	Derek	Richard	
1412730	Taylor	Anthony	Lee	Jr.
1409227	Tennant	William	Jerrell	
732726	Thole	Anthony	Thomas	
1376319	Thompson	Justin	Scott	
1398658	Titus	Sara	Dawn	
1418692	Toscano	Roberto	Nicolas	
1425579	VanSmooenburg	William	Joseph	
1409215	Venettis	Michael	Harry	
1420850	Vidic	Prince	Shelvin Sundeep	
846144	Villines	Kevin	Grayson	
1365186	Virgen	Gustavo		
375195	Volpe	Jonathon	Daniel	
23347	Voutour	Matthew	Douglas	
1042479	Walker	Chad	William	
1418699	Webster	Harry	Newell	IV
1025115	Weenink	Eric		
1237843	Wendell	Sarah	Elizabeth	
390056	Wendt	Gregory	John	
1409089	White	Brandon	Michael	
198058	White	Mark	Harris	
189692	Whyano	Neil		
928746	Williams	Adam	Ross	
1409123	Williams	Alexis	Elvira-Gayle	
749833	Williams	Walter	Conrad	
1241578	Wilson	Michael	Anthony	
1409094	Woosck	Oliver	Beauregard	
1418207	Wright	Bryan	Scott	
258613	Young	Jay	Edward	

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



Tim Berry, Director

**Delegated Authority
Friday, November 06, 2015**

Mortgage Loan Originator Applications

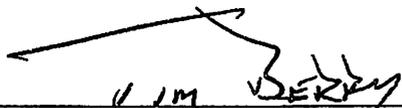
The following seventy-three loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that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

NMLS #	Last Name	First Name	Middle Name	Suffix
1408867	Abazid	Alex	Ali	
1159531	Abouroman	Yazen	Ali	
1135984	Allen	Shamar	Tashawn	
1000300	Amedee	Stephanie	Anne	
1273373	Anderson	Melody	Lynn	
1247450	Archer	Geoffrey	Paul	
945973	Arnold	Patrick	Steven	
1295363	Azar	Iman	Maria	
1411155	Bahour	Omar	Alexander	
1228385	Bailey	Michael	John	
220766	Baker	William	Thomas	
1375174	Berka	Matthew	Joseph	
1418276	Bors	Kelly	Marie	
1238270	Bradford	Luke	Amos	
1418279	Brown	Andrew	David	
1409019	Brown-Nunn	Cenetra	Raenel	
847887	Bunevich	Sean	William	
1424623	Burleson	Emmett	Payne	
1420060	Chick	Ehrich	Keith	
1414038	Chiles	Cody	Lee	
1409212	Cline	Steven	Matthew	
1168826	Coleman	Michelle	May	
1295326	Consilio	Cathleen	Helen	
260593	D'Angelo	Anthony	Thomas	
1409236	Davey	Joseph	Parick	

1283151	Donado Tejera	Alejandro		
1371590	Evans	Corey		
1313165	Fadler	Matthew	Maclain	
1211918	Fonville	Robert	Jamal	
1177895	Frazier	Dylan	James	
1049418	Garcia	Cristobal	Lara	
1228688	Gorsuch	Kimberlee	Ladonna	
1237701	Hadley	Joshua	Ikeem	
1421297	Hagler	Clay	Garrison	
1335029	Hanley	Raymond	Veli	
1425667	Hernandez	Mario		
348571	Horn	Eric	Ernest	
1421357	Humphrey	Joe	Clifford	Jr
1418309	Jereb	Jonathan	B.	
173386	Jovanovski	Tommy		
1419275	Kelley	Brent	L.	
1377558	Kinney	Shannon	Grace	
56539	Knott	Teri	Farris	
1418312	Kohl	Matthew	Ryan	
1409519	Korejwo	Kenneth	Thomas	
1400014	Lanter	Kristen	Margret	
1418314	Levesque	Daniel	Marc	
1254485	Lindsey	Linda	Renea	
1028826	Malinowski	Kevin	Michael	
1295918	Mangal	Christopher	Edward	
1177972	McCallister	Ryan	Elliott	
1273492	Mills	Stevens	Russell	
1409914	Perez Chavez	Nora	G.	
1280638	Pet	Justin	DeGuzman	
1407437	Ping	James	Ernest	
1022973	Powell	Thomas	William	

1296065	Richmond	Wesley	Alan	
565680	Rogers	Daniel	Brian	
1228974	Rosepal	Elizabeth	Patricia	
403746	Ryan	Carol	Nolan	
1273933	Shobe	Carla	Marie-Bernice	
1418737	Starr	Rena	Ann	
1409256	Stubbe	Jacob	James	
1418345	Taylor	Ethan	Murphy	
1296082	Thomas	Jill	Maree	
735646	Tobin	Victor	Edward	
143691	Tomchin	Kimberly	Dawne	
144300	Tucker	Matthew	Allen	
1421342	Ward	Phillip	Allen	Junior
1312441	Weber	Andrew	David	
1283544	Wheeler	Gregory	Daniel	
1296106	Wingelaar	Pieter	Theodore	
105738	Zenstein	Kevin	Lee	

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



 Tim Berry, Director

**Delegated Authority
Monday, November 16, 2015**

Mortgage Loan Originator Applications

The following ninety-five 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
1273371	Abro	Calvin	Bashir	
1279680	Albach	Jared	Brock	
649418	Aldridge	Jeffery	Scott	
1279722	Banning	Michelle		
1140896	Barnes	Jason	Howard	
1144824	Bellinger	Matthew	Stephen	
986682	Benge	Jessica		
1283018	Bisel	Kevin	Jeffrey	
447929	Boyd-Robinson	Paula	Yvette	
1408796	Brumbaugh	Robert	Scott	
1408755	Burger	James	Joshua	
1228612	Bussey	Alan	Ray	II
1391608	Casey	Jonathan	Brian	
148828	Chong	Han	Jin	
981129	Clymer	Stephanie	Michelle	
464031	Cohee	Tammy	Ruth	
1329940	Cohen	Jay	Franklin	
241475	Connelly	Gloria	Ramil	
1418318	Contreras	Devin	Thomas	
620966	Cortez	Alfredo	Jose	
1220328	Cryderman	Matthew	Warren	
1273399	Daoud	Ali	Tayssir	
1248003	Davies	Cory	Glenn	
232791	Del Real	Ernesto		
1391993	Dreher	Conor	Samuel	

1408787	Durante	Demetrius	Dean	
1408756	Edwards	Movelette	Sharon	
1272493	Elliott	Stephen	Arthur	
1367045	Falkowski	Haley	Christine	
1367046	Fallone	Dino		
1357439	Farmer	Michael	Frank	
1273409	Fletcher	Tamika	Annette	
1399324	Garth	Emerald	Faye	
1227036	Genetti	Nicholas	Gerard	
1213761	German	Samantha	Paige	
958941	Gibbs	Monte	Jospeh	Jr.
1391154	Gray	Matthew	S.	
1332788	Gregg	Michael	John	
362857	Hakes	Richard	George	II
1409396	Hanna	Joseph	Faraj	
1237803	Hardy	Danielle	Katherine	
1408758	Hartsfield	Jonathan	Harry	
1001093	Heaton	Scott	Gregory	
1247814	Hermann	Kristopher	Michael	
1398383	Hines	Tyrone	Francis	Jr.
923102	Honz	Marcia	Ann	
1273436	Hutchins	James	Lawrence	
685046	Hutson	Matthew	James	
1409525	Jordan	Erica	Desiree	
1273465	Kendirdjian	Shant	Razmig	
1398918	Kidd	Andrea	Diane	
1082008	Kijowski	Kyle	Thomas	
1022985	Kowalski	Daniel	Toland	
1409503	Kurpinski	Michelle	Elizabeth	
1295893	Lawless	Brett	Hugh	
1166954	Lawson	William	Michael	

1273468	Leming	Dakota	Jacob	
1421953	Litell	Haille	Anne	
1422737	Locke	Chris	A	
1367238	Lupfer	Michael	Clifford	
1425513	Marquet	Amanda	Marie	Ms.
686541	McBreen	Joseph	A.	
1387920	Melchor	Clinton	Brian	
962775	Miller	Robert	Jesse	
1295296	Moore	Jessica	Denise	
1023678	Moreland	Tyler	Harrison	
1408860	Mulvenna	Christopher	John	
1293278	Nevis	Monica	Cohen	
1333764	Pearson	Christin	Leeza	
133951	Pecoraro	Tina		
228523	Porter	LeAnna		
206484	Preston	Eric	Dewar	Jr.
1416672	Quinones	Melissa	Alexandra	
1273602	Rodriguez	Israel	Lee	
1412291	Semrad	Jeffery	Clair	
35368	Shebilske	Jennifer	Shari Lynn	
92237	Sikorski	Charles	Marceli	
1367334	Sims	Christopher	Thomas	
56542	Slutsky	Joel	David	
142910	Smith	Gina	Maria	
1246626	Stahr	Nicholas	Randolph	
1247868	Tarver	Shante	Alicia	
1037722	Taylor	Nicole	Marisa	
998343	Thoman	Scott	Steven	
1409223	Thorns	Vicki	Michelle	
1409152	Vincent	Cody	Milo	
1296092	Visconti	Justin	Erik	

1155366	Welsch	Anthony	Sala
1283551	Wiley	Jeffrey	Patrick
1426562	Yelle	Keith	Mitchell
1427550	Young	Floyd	Greg
1395167	Yurick	Frank	Daniel
964571	Zaremba	Jonathan	Daniel
1283558	Zeller	Thomas	Warner
1237857	Zeoli	Alexander	Ryan

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


Tom Fite, Director

Delegated Authority
Wednesday, November 25, 2015

Mortgage Loan Originator Applications

The following one hundred ten 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
1387465	Abro	Ted	Bahjat	
648958	Ahren	Sven	William	
1408902	Andary	Michael	Allen	
307913	Anding	John	David	
932467	Baldwin	Makelia	Marquray	
1211754	Baldwin	Jason	Michael	
1418175	Barakat	Khalidah		
1247479	Beasley	Jeremy	Bryant	
978167	Bedford	Ricky	Keith	
197919	Behlmann	Joshua	G.	
1177493	Berro	Hussein	Ali	
1332741	Beverly	Ashley	Deneisha	
1408999	Beydoun	Mehsen	Ahmed	
1373190	Bowie	Victor	Lee	
613078	Bowler	Matthew	Brian	
1409022	Bruseloff	Blake	David	
1414657	Bunce	Brendan	Thomas	
1014574	Castilow	Harry	Raymond	
1418307	Cavelli	Alex	Michael	
362755	Collins	Maynor	Aaron	
1273383	Coughlin	Stephen	Daniel	

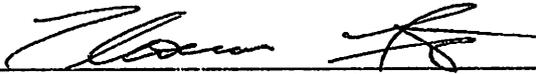
1430460	Cundiff	Mercedez	Marie	
1423177	Daily	Kendra	Christine	
1418169	deRivera	Jessica	Lynne	
920036	Divis	Robert	Manning	
162376	Domico	Michael		
270334	Dupree	Jason	Adam	
828721	Edwards	Jan	Hill	
1247704	Faraj	Ibrahim	Mahmoud	
1418344	Fay	Hannah	Erin	
1409368	Flores	Roberto	Manuel	
1023586	Forystek	Matthew	Charles	
1159833	Frazee	Joel	Alexander	
787821	Frump	Matthew	R	
1372978	Gates	Timothy	Charles	
1211639	Gazzo	Dominic	Francis	
930153	Geiger	David	Q	
992664	Gibson	Forrest	Lee	II
1247781	Graves	Bobbie	Edward	III
362772	Hall	Dustin	Wayne	
1220123	Henderson	Jim	Tyler	
1237707	Hileman	Michael	Patrick	
1220126	Hill-Kennedy	Seth	Paul	
1269815	Himmel	John	Walton	
1295814	Hoballah	Khodor	Radwan	
1156230	Hutson	Johnnie	Lamar	II
1312292	Jenkins	Steven	Paul	II

399027	Jenkins	Adam	James
1228621	Judd	David	Lawrence
1159930	Kas-Marogi	Christopher	Joseph
1418178	Kearns	Mitchell	Christopher
286342	Kumar	Rickinder	Singh
180433	Leonard	Corey	Matthew
1312320	Lewis	Erica	Jade
1312324	Lilly	Chelsey	Janelle
852526	Lindsey	Gerry	Scott
1212039	Loconsole	Michael	Samuel
107325	Luckman	Gavin	Carl
1333686	Maisano	Marie	Marguerite
1409446	Maldonado	Richard	Lawrence
1312326	Marvin	Ryan	Michael
1404918	Mati	Lum	
883589	Mattox	Ashley	
1195045	McAuliffe	Patrick	Chua
1409406	McIntyre	Kaitlin	Rose
1333691	Merzin	Maxwell	Loren
739134	Miracle	Kevin	Richard
1211848	Molina	Marcos	Marquez
1295960	Moore	Gary	Newton Jr.
1247927	Morin	Sean	Michael
1425519	Namazi	Ali	
1409392	Nelson	Sheila	Ann
1418319	Niemeyer	Douglas	William

1203338	O'Grady	Christine	Marie
55972	Owens	Johnnie	
1418174	Padavano	Carl	Christopher
1408760	Pallaska	Vesa	
559674	Pearson	Bryan	
22806	Peek	Aaron	Adam
1333770	Pena	Jesharelah	Doris
427509	Petzke	John J	III
1225451	Renfrow	Jessica	Leah
1203379	Saad	Mariam	Maram
1264062	Saarna	Kalev	Jung
195827	Scatena	William	Albert
1432507	Schlothauer	Ryan	Paul
1273608	Self	Jason	Bernard
1015237	Shaffer	Ross	Tyler
1212098	Sharma	Andi	Fredrick
1228386	Shook	Aaron	Kenneth Edwards
1424112	Siebe	Jonathon	Glenn
739838	Simon	Lisa	Jeannette
488926	Stanley	Jamie	L
1418184	Swanson	Joshua	Eric
496723	Taylor	George	Ernest Jr
1333803	Tinkle	Derek	Steven
357732	Tun	Kadeth	Chet
1427032	Ussery	Jeremiah	Donald
1247909	VanHeck	Joshua	Mark

177012	Velazquez	Jose	David
1416301	Viar	Curtis	Edward
139580	Vincent	Virgie	Ruth
1418695	Viores	Michael	
493362	Vivona	Joseph	Francis
1408961	Wells	Timothy	Jerrell
1409148	Werts	Phylicia	Ann
838724	Yeihey	Abraham	Charles
1333807	Young	Benjamin	Michael
902687	Young	Brian	Deon
1333809	Zwart	Jordan	Douglas

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



Tom Fite, Director

**Delegated Authority
Friday, December 04, 2015**

Mortgage Loan Originator Applications

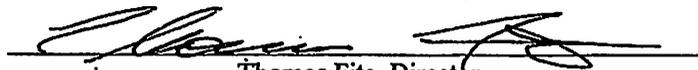
The following sixty-eight loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the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

NMLS #	Last Name	First Name	Middle Name	Suffix
1202738	Alatini	Kathleen	Ku'uipo	
1348191	Atkins	Jessica	Lynne	
1430981	Ault	Eric		
283941	Baca	Vanessa	Jade	
1430731	Baldwin	Joshua	Peter	
1408987	Belen	Bentzion		
713213	Blackburn	Amanda	Lynn	
89735	Blythe	Gabriel	Noel	
1010965	Brooks Roberts	John	Aaron	
1409028	Bugeja	Corey	John	
121066	Burgos	Gabriel	James	
1408753	Carbajal	Ernesto	Elias	
1409115	Carlock	Michael	Thomas	
145133	Chilson	Michael	Howard	
1423194	Cope	Lynn	Marie	
648933	Cowing	Colin	Wade	
90086	D'Anna	Edward		
1419066	Delisi	Sean	Clay	
1312237	DeShazor	Jaron	Martin	
1194798	Dobrovich	Alexander	David	
1418609	Dominguez	Joshua	Phillip	
22547	Fish	Robert	Joseph	
1395794	Franzi	Taylor	M.	
1370234	Freeman	Stacy	Morgana Royale	
1409375	Galafati	Flavio	Fabio	

1418623	Gr en	Thomas	Lamont
251106	Haring	John	Edward
1418625	Hauser	Jordan	Robert
1409403	Hazamy	Elizabeth	Jihan
938859	Henry	Garrett	Thomas
428015	Howell	Garrett	Lee
1418629	Hubley	Austin	Tre Michael
616157	Johnson	Kevin	S.
300831	Jokic	Frank	
1419084	Jones	De Marquis	La Micheal
428259	Jones	Eric	Lee
1423872	Jones	Keith	Bernard
1237718	Kirma	Allen	Sabah
274532	Kraft	Deborah	Kay
1405269	Lee	Carl	G.
906990	Lee	Jason	Insley
1409488	Lewis	Keaton	Lamar
1396532	Lewis	Unique	Shantae
1418630	Loson	Justin	Christopher
173054	Lynde	Tracey	
861723	Magowan	Merrill	Lynn
1186606	Mansoor	Jason	Mansoor
1409086	McManimon	Colin	John
1414764	McNemar	Monica	Lynn
891550	Mobley	Chad	Brandon
1312338	Molitor	Gregory	Martin
911132	Morrow	Jeffrey	Allen
1037659	Nowacki	Michael	Ryan
832413	Padgett	Claire	A.
1409376	Palo	Michael	Robert
1247721	Perry	Karen	Danika

1273525	Radlick	Daniel	Thomas
1409366	Rizzo	Nicholas	Joseph-Christopher
1116262	Roussel	Larry	Edward
1237802	Sadek	Mohamad	Hadi
616180	Schlehuser	Julie	A.
648966	Stevens	Shannon	Elizabeth
1373182	Sutton	Tyler	John
1396515	Troutt	Hychia	
1400324	Weible	Robert	William
1415898	Welch	Robert	M. D.
1418701	Wesley	Kennedy	Paxton
1410853	Wright	Edward	Roy

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Thomas Fite, Director