

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
May 14, 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; Constance J. Gustafson, General Counsel and Secretary; Kirk J. Schreiber, Senior Bank Analyst, Bank Division; Mark K. Powell, Supervisor, Credit Union Division; Gina Williams, Deputy Director, Administration Division; Mark Tarpey, Deputy Director, Consumer Credit Division; Deron Thompson, Regional Field Supervisor; Paul Brockman, Regional Field Supervisor and Sharmaine Stewart, Administrative Assistant.

I. EXECUTIVE SESSION: 10:00 a.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: 10:40 a.m.

- A. Members Present: Mark Schroeder, Vice Chairman; Donald E. Goetz, Mike Davis and Thomas C. Fite, Director. Richard J. Rice, Chairman participated via teleconference. Jean Wojtowicz and Paul Sweeney were absent.
- B. Date of next meeting: June 18, 2015 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Vice Chairman Schroeder entertained a motion to approve the minutes of the March 13, 2015 meeting.

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

D. DIRECTOR'S COMMENTS AND ACTIONS:

1. Gina Williams, Deputy Director of Administration, updated the Members on the Department's financial operating results for the 10 months ending April 30, 2015, and presented updated financial projections for the fiscal year ending June 30, 2015. There was a discussion of lowering the volume fee and the maximum renewal fee for pay day lenders for the FY 16 fee schedules to be presented to the Members at the June meeting. The update was provided to the Members for informational purpose only since the last Members' meeting.

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2. Legislative Update

Ms. Gustafson handed out to the Members a Legislative Summary and reviewed the major legislation of interest passed by the General Assembly in 2015. In addition to the DFI Bill, she touched on the new ethics bill which becomes effective July 1, 2015.

3. Information Confidentiality

Ms. Gustafson briefly discussed the subpoenas the Department have received relating to two lawsuits involving Irwin Union Bank, Irwin Union FSB and the holding company, Irwin Financial Corporation. Ms. Gustafson explained that with the assistance of the Attorney General the Department, which is not a party to either litigation, moved to quash the first subpoena and has received an order limiting the documents which have to be provided. Ms. Gustafson explained that the Department will be asserting various privileges to protect the confidentiality of the documents and those documents which are produced will be subject to a Protective Order.

4. Reaccreditation Summary

Director Fite provided positive news regarding both the Credit Union and Bank Division reaccreditation process. The joint NASCUS and CSBS reaccreditation team completed their onsite examination in April. The results of the onsite assessment were favorable, and the Department's staff was notified that the accreditation team plans to recommend full reaccreditation. A formal written report of the reaccreditation team's findings is pending. Mr. Fite stated that the full report will be shared with the Members once it is received. The Department's Bank and Credit Union Divisions are subject to a reaccreditation review every five years; thus, the next review will occur in 2020.

5. 2015 Town Hall Meetings

Department staff remains supportive of the nationwide preservation of community banking initiative; including all efforts leading up to the 3rd annual Community Banking in the 21st Century Research Conference in St. Louis, Missouri. Director Fite noted that no town hall meetings have been formally scheduled in Indiana for 2015, and there is potential that the open invitation town hall concept has lost momentum. Despite this concern, there does remain a strong desire of Department staff to host discussions with community bankers, either in a smaller round table discussion, or even one on one. The format of the discussions is still in the organizational phase, but these discussions are likely to occur in June or early July.

6. Director Fite advised the Members of actions taken pursuant to Delegated Authority.

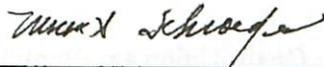
CERTIFICATION:

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:

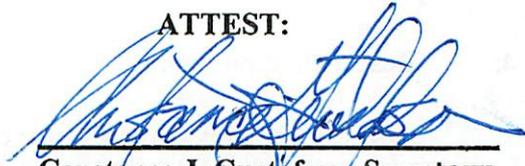
Vice Chairman Schroeder asked if there was other business. There being no further business, Vice Chairman Schroeder entertained a motion to adjourn the meeting. Mr. Goetz moved for adjournment, Mr. Rice seconded the motion, and it passed unanimously.

APPROVED:



Mark Schroeder, Vice Chairman

ATTEST:



Constance J. Gustafson, Secretary

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

MARCH 24, 2015

FINANCIAL CENTER FIRST 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:

Earlham College (Employees) – Richmond – 460 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP/nbz

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

MARCH 27, 2015

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:

Oak Hill Development, LLC – Naperville, IL – 33 members (common bond of occupation as defined by IC 28-7-1-10)

Lakeview Senior Living, LLC – Battle Creek, MI – 5 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

HKP / NB

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

APRIL 20, 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:

My COI – Indianapolis – 26 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP TCF

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

APRIL 20, 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:

My COI – Indianapolis – 26 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

MAY 04, 2015

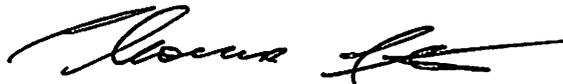
PROFESSIONAL POLICE OFFICERS CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

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:

Butler University Police Department – Indianapolis – 21 members (common bond of occupation as defined by IC 28-7-1-10)

Fishers Police Department – Fishers – 100 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP) MKP

A handwritten signature in black ink, appearing to read "Thomas J. [unclear]", is written over the text "RECOMMEND APPROVAL (MKP) MKP".

**ACTION TAKEN UNDER DELEGATED AUTHORITY
APRIL 10, 2015**

1. **CENTIER BANK, WHITING, ORANGE COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 1 North Pennsylvania Street, Suite 100, Indianapolis, Marion County, Indiana. The application was received on March 13, 2015. The branch is to be known as the Indianapolis Downtown Branch. This will be the institution's 53rd branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED _____



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

The bank has applied to the Department for approval to establish a branch office to be located at 555 East Jackson Boulevard, Elkhart, Elkhart County, Indiana. The application was received on March 24, 2015. The branch is to be known as the Jackson Blvd – Martin's Branch. This will be the institution's 80th branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED _____



3. **MAINSOURCE BANK, GREENSBURG, DECATUR COUNTY, INDIANA**

The bank has entered into a Purchase and Assumption Agreement dated January 30, 2015, with Old National Bank, Evansville, Vanderburgh County, Indiana for four bank branches.

The bank has applied to the Department for approval to establish four branch banking offices to be located at: 1) 114 State Road 46, Batesville, Ripley County, Indiana; 2) 1051 West Spring Street, Brownstown, Jackson County, Indiana; 3) 3433 East Main Street, Richmond, Wayne County, Indiana; and 4) 101 East Elm Street, Union City, Darke County, Ohio. The application was received on March 31, 2015. This institution will have a total of 88 branches after the acquisition of the four banking offices. **APPROVAL IS RECOMMENDED - (TCF).**

APPROVED _____



DELEGATED AUTHORITY
Wednesday, March 04, 2015

CHECK CASHING LICENSE APPLICATION

26597

Norman and Judith Acord d/b/a Main Street Check Cashing applied for a check cashing license. They are not currently licensed. Applicant is based in Peru, Indiana. They will be cashing payroll checks for a fee up to 4.00%. Applicant will cash checks in Peru, Indiana. There will be a tanning salon and dry cleaners operating at the same location checks will be cashed. They currently do not operate in any other 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 28-8-5. Applicant is recommended for approval. (REB)

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


Dennis Bassett, Director

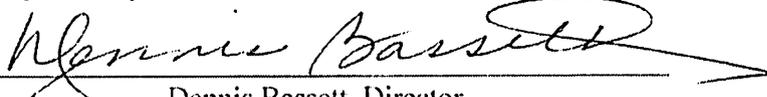
DELEGATED AUTHORITY
Wednesday, March 04, 2015

GUARANTEED AUTO PROTECTION PROGRAM APPLICATION

26596

Aeverex General Agency, Inc., a third party administrator, is requesting approval for a Guaranteed Auto Protection (GAP) Program. The applicant is based in Irving, 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 thirty 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 Titan Insurance Company, Inc. a RRG. The initial dealers requesting approvals are GFC Lending, LLC (License #17794) and Drivetime Car Sales Company #2 (License #16391). 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


Dennis Bassett, Director

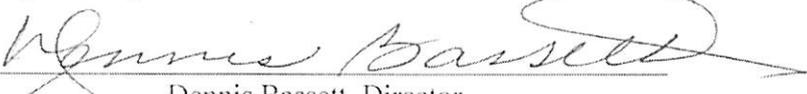
DELEGATED AUTHORITY
Wednesday, March 04, 2015

NON-DWELLING SECURED LOAN LICENSE APPLICATION

26598

CFS of Michiana, LLC applied for a consumer loan license. They are not currently licensed. They share common ownership with CFS of Indianapolis North, LLC (License #7958). Applicant is based in Waukegan, IL. They will be originating precomputed interest, consumer loans and purchasing retail installment contracts from local merchants. They will be servicing their loans and contracts. They currently are licensed in Florida and Illinois. 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

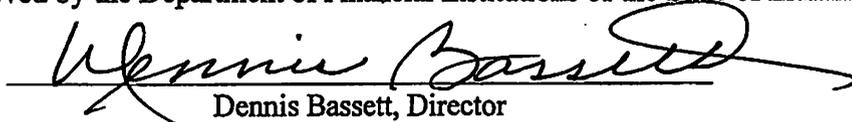

Dennis Bassett, Director

DELEGATED AUTHORITY
Thursday, March 19 2015

GUARANTEED AUTO PROTECTION PROGRAM APPLICATION

26735 Golden Eagle Insurance, Inc., a third party administrator, is requesting approval for a Guaranteed Auto Protection (GAP) Program. The applicant is based in Johnstown, Ohio. 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 The Plateau Group. The initial dealer requesting approval is C & J Autoworld, LLC (License #18359). 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


Dennis Bassett, Director

DELEGATED AUTHORITY
Tuesday, April 07, 2015

NON-DWELLING SECURED LOAN LICENSE APPLICATION

AFC First Financial Corporation applied for a consumer loan license. They are not currently licensed. Applicant is based in Allentown, PA. They will be originating simple interest, energy efficient home improvement consumer loans. They will be servicing their loans and contracts. They currently are licensed in nine 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)

Viewtech Financial Services, Inc. applied for a consumer loan license. They are not currently licensed. They are registered with the Department as a non-lender (License #15378). Applicant is based in Anaheim, CA. They will be originating simple interest, energy efficient home improvement consumer loans and purchasing retail installment contracts from home improvement contractors. They will be servicing their loans and contracts. They currently are licensed in twenty-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 24-4.5 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



Dennis Bassett, Director

DELEGATED AUTHORITY
Tuesday, April 07, 2015

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Siwell, Inc. applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Lubbock, Texas. They will be servicing their loans. They currently operate in twenty-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.
(REB)

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



Dennis Bassett, Director

DELEGATED AUTHORITY
Friday, April 17, 2015

SMALL LOAN LICENSE APPLICATION

AIV Financial, Inc. doing business as Zoomcash applied for a small loan license. They are not currently licensed. The applicant is based in Chantilly, Virginia. The applicant was interviewed in person by supervision. They will be originating small loans under IC 24-4.5-7. The applicant will originate loans at Indiana locations in North Vernon and Salem. They will be servicing their loans. They are licensed in the state of Virginia. 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

 4-17-15

Thomas Fite, Director

DELEGATED AUTHORITY
Friday, April 17, 2015

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Earnest Operations, LLC applied for a consumer loan license. They are not currently licensed. Applicant is based in San Francisco, California. They will be originating simple interest, unsecured personal loans through their website. They will be servicing their loans. They currently are operating in twenty states and are licensed in five states where a license is required. 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

 4-17-15

Thomas Fite, Director

DELEGATED AUTHORITY
Friday, April 17, 2015

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Angel Oak Home Loans, LLC applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Atlanta, Georgia. They will be servicing their loans. They currently operate in fifteen 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

 4-17-15

Thomas Fite, Director

Delegated Authority
Friday, March 6, 2015

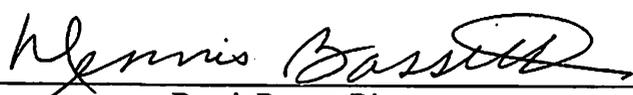
Mortgage Loan Originator Applications

The following forty-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
1064823	Alcaraz	Joseph	Andrew	
1294829	Andrea	Stephen	Joseph	III
938814	Ballas	Michael	Kenneth	
290389	Beach	Joseph	Phillip	Jr.
1273377	Bibashani	Jozefina		
1278273	Brockmeier	Tyson	Alexander	
317407	Burleson	Douglas	Michael	
215456	Cartwright	Vicky	Reed	
1248617	Chmielinski	Allen	John	Jr.
882549	Clements	Lucinda		
222061	Clothier	Clinton	Thomas	
1041813	Collinsworth	Kimberly	Marie	
1207014	Cossell	Brian		
1048877	DeLuna	Dante	Antonio	Jr.
1232838	Deno	Joshua	Steven	
719254	Fightmaster	Cathy	Lee	
1062751	Hendrickson	Kent	P	
1265933	Hogan	Thomas	Courtney	
1072837	Hutchinson	Tammy	Darlene	
1194874	Jones	Gregory	Kyle	
141377	Kanus	Todd	Stevens	

139834	Karr	Chris	John
1278023	Kennedy	Bradley	David
902807	Kerch	Bradley	Michael
1154446	Kirk	Werdell	
102515	Kowalec	Matthew	Raymond
793830	Kruggel	Rebecca	Michelle
1038356	Langen	Mark	A.
1158783	Mateja	Michael	A.
1277442	McNemar	Michelle	Erin
76433	Norman	Michael	Adrian
1155291	Parrott	Daniel	Dwayne
102259	Pincelli	Louis	Michael
1275565	Rushton	Dena	Ellen
1210059	Schweizer	Tracy	Lynn
141138	Sexton	Darrell	H.
204465	Smith	Rhonda	Kaye
1294604	Sommer	Dana	Elizabeth
480226	Tandeski	Cal	Richard
1288451	Terrazas	Angel	
1248590	Thompson	Mark	Jerome
180469	Tozzi	Christopher	Henry
250751	Traub	James	
202599	Zeng	William	B.

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



 Dennis Bassett, Director

Delegated Authority
Friday, March 13, 2015

Mortgage Loan Originator Applications

The following eighty-two 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
1294914	Ashton	Kenneth	John	
1281463	Atwood	Anthony	Xavier	
258589	Auriemmo	James	A.	
775156	Barba	Filemon	Alexander	III
1269565	Blackley	Daniel	P.	
150179	Block	Gregory	Lyle	
1282283	Boussie	Douglas	Frank	
648960	Bouthillet	Amanda	Miller	
190211	Briner	Justin	Jeffrey	
1022932	Buck	Andrew	Scott	
773789	Burbidge	Ty	Jacob	
427990	Cesario	Vincent	E.	
902427	Cheraso	Anthony	Gene	
1289903	Chittum	Jennifer	M.	
1237682	Conner	Patrick	Isiah	
1203235	Cook	Zachary	Michael	
963957	Craig	Erin	Nicole	
1087629	Czartorski	Keely	Louise-McSwigan	
648961	Dewey	Blythe		
1273138	Dixon	Krystal	Danielle	
992123	Doniger	Greg		

379216	Dramitinos	Joshua	James
868171	Duckworth	Craig	Roger
739380	Duncan	Patricia	Ana Isabel
1283977	Eggering	Michelle	R.
477957	Elliston	Stephen	Jay
1294352	Fierro	Anna	Marie
267002	Ford	Christopher	John
348021	Foster	William	Arlen
944093	Gardner	Ralph	Louis
621807	Hamilton	Samantha	Elizabeth
715601	Hart	Julia	L.
43151	Hermann	Nicholas	Ashley
1133548	Hoeger	Ashley	Lynn
34564	Hoisington	Jamie	Dean
1273145	Iott	Taylor	Dannielle
216956	Johnson	Troy	James
998953	Johnson	Eric	Clifford
1284544	Jones	Kimberly	Christine
1002187	Kedzior	Brian	Dennis
1007843	Kifle	Antenehe	Tilahun
1101788	Krumpos	Clay	Kelly
20328	Kuenster	Peter	Luke
1207839	Lane	Patrick	Michael Murray
984899	Lind	Stephen	Michael
967600	Lyons	Thomas	Joseph
383085	Markel	David	Scott

1280037	Marlin	Amanda	Womack
1167470	Matthews	Jason	M.
1094497	Mayes	Donald	Ray
169174	McGill	William	Clinton
1167464	Miggin	Patrick	Curran
1287173	Nichols	Beth	Anna
1190376	Onan	Lisa	Gail
420312	Pampush	Robert	Andrew
516147	Pappas	Cathy	A.
723003	Patey	Todd	Benton
407906	Perruchot	Roger	Kwong
173132	Pinkley	John Lewis	III
1299728	Polhemus	Chase	M.
1226512	Preston	Catherine	
1262776	Rainer	Danielle	Nicole
1281996	Reed	Michelle	Rose
1289062	Reed	Ian	Michael
576220	Roberts	Geoffrey	
1119521	Royer	Evelyn	A.
1256698	Santucci-Cortez	Andrew	Joshua
133181	Schrader	James	Ray
1195171	Sedlacek	Raymond	Travis
309115	Sit	Vourn	
156005	Smythurst	Christopher	William
1254124	Spurgeon	Ted	L. Jr.
1282292	Stenhouse	Nicole	Alexandria

420316	Stubbins	James	W.
204711	Ugay	Jason	Cory
1175446	Vennemann	Mary	E.
864843	Warner	Alison	Leigh
1252002	Warren	Jackie	
648838	Warren	Gabriel	Brooke
24867	Webster	Harry	Philip
1067175	Wiseman	Deborah	
1194960	Wood	Adam	Nelson

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


Dennis Bassett, Director

Delegated Authority
Friday, March 20, 2015

Mortgage Loan Originator Applications

The following seventy-six 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
964236	Abdallah	Imad		
648866	Adams	Kyle	Brandon	
648815	Austin	Christopher	Robert	
1155585	Bolotin	Ilya		
1159582	Bradley	Maxwell	Loren	
1117171	Brown	Taylor	Alexandra-Lundell	
424783	Brunner	Melissa	Ada	
197459	Carnahan	David	Edward	
1298066	Cecil	Tracy	Darrin	
1087868	Combs	Karen	Marie	
404769	Davies	Julie	Merrell	
439309	Dukes	Clifton	R.	II
1249701	Eades	Randall	E.	
1286646	Eades	Benjamin	Gailord	
1282285	Ellis	James	Edwin	
1286324	Fisher	William	Douglas	
131986	Flynn	John	Michael	
1159868	Gilman	Jay	Christopher	
1282183	Gorlova	Katya		
938810	Hagan	Maura	Colette	
1177924	Harding	Steven	Richard	

1308653	Harrell	Andrew	Michael
1222306	Hartz	Dacia	Elizaberth
1284384	Heineman	Michael	Allan
1204385	Holtz	Mitchell	Albert
199245	Huerta	Roberto	
781780	Jones	Jason	John
179660	Jones	Brian	Keith
253976	King	Margaret	Anne
1247903	Lemire	Ryan	Anthony
1087123	Leonard	Taylor	Michael
426134	Maggio	Richard	M.
1294354	Marian	Andrew	Thomas
928829	Martin	Richard	Kent
198422	McCarthy	Daniel	Patrick
1264826	McElya	Barbara	Alexandra
648871	Mercer	Derek	Paul
69128	Mills	Brent	
621132	Mitchell	Marical	Le'Roia
179063	Myers	Lawrence	Raymond
1225067	Niese	Donna	L.
1240772	Pedroza	Severo	
1075041	Perez	Alvaro	
1186644	Pidsosny	Michael	Keith
1011523	Poole	Zachary	Alexander
23377	Price	Lisa	Ann
857939	Proctor	Kyle	Joseph

473712	Pyles	David	Aaron
1286479	Ragland	Tony	Iamont
903057	Redman	Jennifer	Paige
449699	Roberts	Joan	Gutmann
746635	Robinson-Alston	Dyanne	Michele
968902	Rodgers	Gillian	Elizabeth
1215401	Ronan	Jennifer	Leigh
1281584	Royster	Brian	Keith
1054940	Sapienza	Matthew	Timothy
1202858	Sason	Ryan	Christopher
406963	Scheel	Kristina	Leigh
454550	Schenk	Michael	Evans
1285574	Scudder	Jennifer	Jo
1087476	Shabrang	Sam	
5763	Sherwood	Robert	D.
135598	Smith	John	William
350756	Stafford	Jed	Nile
178799	Stam	Kasey	Jane
1308651	Tapscott	Daniel	James
420354	Tekien	Catherine	Marie
1195205	Thomas	Patrick	Anthony Jr.
1215873	Todd	James	Michael
229640	Urso-Russo	Frank	
938435	Venettis	Andrew	George
850485	Waller	Jennifer	Slone
1282294	Weaver	Christopher	William

1094638	Weinger	Matthew	Brandon
135035	Whitson	Joshua	Kyle
1282199	Wolf	Adrina	Chridora

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


Dennis Bassett, Director

Delegated Authority
Friday, March 27, 2015

Mortgage Loan Originator Applications

The following fifty-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
959058	Anderman	Albert	Paul	
648959	Andreoni-Conwell	Theresa	Anne	
1178507	Behrens-Hernandez	Roberto	Jose	
934639	Birkhimer	Gary	Lee	
880459	Burke	Matthew	Louis	
353453	Campanella	Peter	Joseph	
1121627	Crane	Robert		
1065919	Daood	Rami		
1294761	Davis	Kendrick	Alberto	
354356	Drew	Fred	Everett	Jr.
1085620	Drewnowski	Thomas	Zachary	
1304241	Dunaway	James	Robert	
1211914	El Reda	Mohammad		
1294719	Emmert	Monica	L.	
1305021	Epps	Nicole	Danielle	
1297549	Fithian	Thomas	Cole	
1277444	Fryer	Dustin	Allen	
267465	Giangreggo	Brian	Francis	
979833	Hazou	Mark	Steven	
175778	Hentrup	Mark	Steven	
76044	Hope	Roger		

988944	Huizar-Reyna	Zachary	A.
880965	Ilishayev	Guram	Mikvalich
1307327	Jackson	Darrin	Lee
192744	Karabatak	Mary	
1055665	Kinnan	Patrick	Gearhart
1177954	Krystosik	Jeremy	Richard
192945	Levernier	Lynne	M.
755880	McBean	Megan	Ashleigh
259916	McLean	Elizabeth	Ann
1127385	McNabb	Dana	Lynn
191897	Milam	Ben	
1195051	Milne	James	Louis
426728	Modesitt	Jerry	Scott
1228913	Molina	Priscilla	
1203169	O'Neal	Elaina	Renee
430016	Owens	Christopher	Gordon
648821	Page	Scott	William
1291949	Pak	William	Wooram
1220507	Paredes	Eduardo	
822617	Rebollar	Bernie	
879867	Rodriguez	Daniel	Ryan
104379	Russo	Richard	Philip
1212093	Salim	Matthew	Antonio
181392	Satchell	Darrell	
648875	Sorensen	Casey	James
1308358	Stimmler	Dana	Marie

1307440	Storms	Christa	Lee
1202077	Taber	Kelly	Dawn
193401	Taylor	Roy	Mc William
1203614	Wagner	Todd	Donald
390136	Wilson	Aubrey	Jack
648994	Young	William	Andrew
334602	Zakeri	Lillian	H.

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


Dennis Bassett, Director

Delegated Authority
 Thursday, April 02, 2015

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
1272591	Albarran	William		
196378	Baca	Louis	Lee Michael	
1167473	Bailey	Rodney	Jerome	
128647	Belford	Jeffrey	Kirk	
1282099	Blair	Joshua	Nelson	
63072	Brewer	Jason	Grant	
205950	Campbell	Christopher	Michael	
112232	Derrick	Matthew	Clark	
1284390	Esslinger	Barry	Joe	
1304367	Feduke	Edward	Adam	
334577	Foit	Cynthia	Ann	
1280097	Goldhagen	Cory	Michael	
1287759	Greaves	Stephen	Thomas	
1218389	Gurley	William	Matthew	Mr.
1194851	Habusta	Megan	Aileen	
162437	Hammel	Jeffrey	Martin	
1308368	Harrold	Matthew	Allen	
669959	Haynes	Jason	Jeffrey	
319168	Hoffman	Gerry	William	
985961	Hurt	Alyson	Marie	
1268828	Iniguez	Rachel	Alyson-Nicole	
271003	Klaess	John	Patrick	
389599	Klotz	William	Matthew	

1080225	Knox	Leslie	Jean
888639	Kuo	Cynthia	Skylar
1308332	Le	Andy	Xuan
5662	Lee	Julie	McMillin
1294349	Lusk	Austin	Jake
144012	Melton	Nicholas	W.
157465	Opyt	George	James
1313542	Parman	Tyler	Robert
38530	Peoples	Michael	Aaron
356365	Perez	Amanda	Hope
986261	Pitsch	Brian	
409997	Rajmalani	Sunita	Vani
957821	Raphael	Solomon	Alexander
515944	Ridenour	Kyle	Stephen
267239	Rodnick	Denise	Duran
383631	Santiago	Grisel	
1222909	Schache	Brandon	Edward
1283468	Shuler	Sidonie	Marie
285110	Sylvester	Russell	Finbar
872238	Tadlock	Jackie	Outen
925253	Thompson	Carolyn	Patricia
272461	Thompson	Thomas	Craig
953559	Trabulsi	Khaled	
1283543	Warner	Daniel	Mark

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


Dennis Bassett, Director

Delegated Authority
Friday, April 10, 2015

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
879995	Andrade	Danny	Lee	
200982	Arline	KentEarl		
175601	Arrieta	Philip	Thomas	
1053560	Ball	Cameron	Douglass	
972821	Batiz Valenzuela	Carlos		
649232	Berkebile	Sandra	K.	
332323	Bruce	James	Carey	
872148	Bruggeman	Michael	George	
216094	Casey	Elaine	Ann Fincke	
57998	Cason	Patrick	W.	
1104735	Cellucci	William	Robert	Jr.
724641	Christian	Katherine	E.	
39966	Conforti	Joseph	James	
915185	Cooley	Gregory	D'Angelo	Jr.
490561	DiFilippo	Gary		
455197	Drumm	Steven	Todd	
503178	Eichler	Steven	Allen	
129267	Elliott	Jonathan	Lindsey	
1288514	Faylor	Mallory		
838734	Finland	Brian	Thomas	
1081688	Fleisher	Michael	Louis	
880657	Fontenot	Whitney	Ann	
1251740	Gould	Brian	Frederic	
1306298	Hall	Jeremy	Allan	
1008489	Heinz	Justin	Thomas	

206245	Horsley	Kenneth	Lamalle	
1069111	Johnson	Jonathan	Alexander	
1311973	Kelly	Bret Ryan		
1311848	Kim	John	Keejeong	
177238	King	Thomas	Joseph	
1311987	King	Liza	Nathalie	
146114	Klonowski	Matthew	Daniel	
322710	Loban	Vincent	de Paul	
133024	Lombardo	Anthony		
1307289	Lowry	William	Anthony	
1232399	Lyons	Christian	Reginald	
1166459	McCammond	Shelly	Suzan	
1306255	McEwen	John	Duncan	Jr.
755885	Mecum	Ryan	Glen	
362441	Meranda	Tania	Mariela	
248797	Minnoch	Michelle	Lynn	
1262709	Morrison	Steven	Daniel	
1270416	Nardo	Michael	Perry	
108770	Ocasio	Angel	Carlos	
1287769	O'Neil	Sean	William	
1308974	Pelster	Dene	Michael	
1063121	Perry	Timiko	M.	
874430	Pettis	James	Melvin	Jr.
923675	Pope	Timothy	Eugene	
1155104	Prenger	Christopher	Michael	
1049855	Rayner	Eric	Casley	III
397944	Reich	Wendi	King	
905565	Rogers	Brendan	Heywood	
1311993	Saravia	Nathan	Joshua	
1074487	Savage	Joshua	Christian	
177925	Schrauben	Mallory	Ann	

399023	Singletary	Jon	DeLaney	
1301788	Slick	Thomas	Aaron	Jr.
1003983	Staley	Donald	William	
858549	Strachan	Cindy	C.	
576785	Urban	Mark		
1242473	Walker	Michael	Andrew	
1306072	Willits	Christopher	David	
1206740	Windsor	Jason	Paul	
17700	Young	Stephen	Lee	

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


Dennis Bassett, Director

Delegated Authority
Friday, April 17, 2015

Mortgage Loan Originator Applications

The following fifty-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
1306085	Abruzzo	Blaire	Lindsay	
16698	Adams	Nicholas	William	
1282293	Almazan	Eric	Miguel	
1246701	Aycock	James	Roy	
994406	Bang	Soo	Won	
1047989	Barlow	Joshua	David	
436489	Branch	William	D.	
472614	Brunetti	Timothy	Matthew	
390038	Caicedo	Olman	Vincent	
1168824	Christiansen	Kyle	Vernon	
686533	Churchill	Marc	Christopher	
503131	Crabtree	Steven	Andrew	
251182	Cree	Jeffrey	Alan	
1298445	Cumbo	Dewayne	Allen	
973960	Czech	William	Robert	
860581	Danowski	Derek	Brendan	
1294450	Doremus	Eric	Matthew	
1023788	Eller	Michael	Joseph	
148121	Fisher	Matthew	Charles	
901035	Fonteyne	Karen	Renee Raymonde	
486296	Gace	Daniel	Joseph	
260950	Gasca	Christopher	Shane	
1192038	Glaser	Richard	Larry	
1215513	Gornik	Brian	Michael	
191183	Haines	Adam	J.	

1168961	Hall	Omari	Alonzo	
399387	Hayes	Brian	D.	
1117345	Hazen	Justin	Lee	
1107723	Hobbs	Ronald	Ray	Jr.
1216401	Ilisco	Victor	Laurence	
896878	Iqbal	Nagib		
172510	Kinder	Mike		
1013615	Lazcano	Susan	Elizabeth	
160366	Lodge	Gerald	James	SR.
1201045	Manzari	Niko	Anthony	
1280606	Moren	Darrick	Allen-Dale	
1239272	Neighoff	John	Roland	
1300612	O'Haver	Tracy	Dawn	
1308165	Oster	William	John	IV
1297660	Perryman	Darrin	Benjamin	
1306450	Petrie	Blair	Jason	
630344	Phillips	Michelle	Ann	
1149713	Pierce	Gerald	Thomas	
806942	Polo	Perry		
1309730	Rozniakowski	Ryan	Angelo	
161599	Shultz	Andrew	Joseph	
32985	Smith	Jonathon	David	
587150	Torres	Thomas		Jr.
1319806	Vaeth	Stephen	David	
1314659	Watkins	Lisa	Michelle	
243959	Wayman	Guy	Musser	
144517	Wiersema	Gary	Lee	
837844	Wilkerson	Roger	Dale	

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

 4-17-15
 Thomas Fite, Director

Delegated Authority
Monday, May 04, 2015

Mortgage Loan Originator Applications

The following one hundred one mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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
1309520	Barnett	Steven	Matthew	
265790	Barter	Matthew	Adam	
205205	Bostic	Kent	Harry	
1000354	Brennan	Amanda		
891203	Brideau	Alexander	Donald	
121701	Brown	William	Joseph	
1295236	Bynum	Michael	J.	
1289608	Carlyle	Darren	Matthew	
621058	Chitwood	Jeri	Jean	
59984	Colella	Susan	Rose	
157572	Coleman	Edward	Lamonte	
1069487	Compton	Kimberly	Diane	
1309036	Conwell	Timothy	Russell	
543493	Cooper	Douglas	Mark	
1304226	Dalcero	Nicholas	Richard	
1065433	DeBartolo	James	Anthony	
1208653	Everette	Jason		
354570	Fancher	Kurtis		
1282288	Fell	Danielle	Louise	
44061	Fisher	Andrew	Jared	
322563	Flassig	Dustin	Edward	

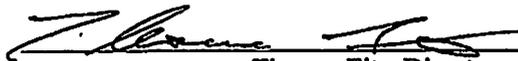
1314542	Furrow	William	David
1288731	Ganzini	Gordon	Louis
1206530	Gutierrez	Veronica	
1245507	Hardy	Mimi	
213485	Harrell	Christopher	Lawrence
140710	Harris	Mark	Stephen
1055612	Harris	Tasha	LaRee
353216	Hayashi	Gwyn	M.
902989	Hayes	Robert	
1267907	Helms	Andrea	Marie
1284627	Higgins	Shawn	R.
1032067	Hirsh	Rachel	Michelle
1107225	Hoffman	Jonathan	Wade
195346	Holmes	Cabena	Thomas
566381	Hunt	Rebekah	R.
681083	Ilog	Richard	Anthony
244050	Jacobo	Walter	Javier
1195003	Jones	Anthony	Lamarr
389715	Jura	Patrick	Joseph
1202087	Keating	Christopher	Michael
6633	Kehoe	Catherine	Ann
182233	Kim	Suk	Tae
1311036	Kimble	Rachel	Ann
1069457	Kirts	Rebecca	L.
1243502	Kyprianou	Alexis	Lauren
1059404	Lai	Yixian	

1289605	Law	James	Phillip	
1311974	Lee	James	J.	
1329921	Leiss	Joseph	Michael	IV
1329934	Leitner	Matthew	Joseph	
229601	Lekousis	Philip		
215436	Lewandowski	Ryan	Jason	Mr.
1065492	Lind	John	Henry	
1293075	Lindemann	Kyle	James	
137093	Lloyd	Jeffrey	Gerard	
1022037	Lopez	Vincent	Edward	
1309871	Marshall	Christopher	M.	
1308278	Marshall	Elizabeth	Pauline	
1008204	McCaffrey	Shawn	Joseph	
389688	Mccully	Richard	Barton	
1284713	McGee	Wade		
1325717	Medina	Raymond	Maurice	
1321451	Milshtein	Inna	A.	
1193054	Musser	Jennifer	Lynn	
575637	Nazar	Byron	Dean	
571554	Neal	Antonio	Glenn	
1284729	Nenninger.	Forest	Robert	
870614	New	Barbie	Sue	
1226387	Nolin	Ryan	Russell	
738448	Norris	David	Robert	
172790	O'Brien	Dennis	S.	
93945	Otfinoski	Susan	Elizabeth	

1016467	Pacheco	Ralph	William	
13325	Petruska	Robert	Stephen	
1227959	Phegley	Trenton	Jacob	
860209	Quintero	Rubin		
131535	Ransom	Barry	Z.	
9556	Ridge	Caeli	Heather	
135101	Ridgeway	Donald	Raymond	
1329924	Rodriguez	Jeffrey	Lorenz	
1042257	Rogers	Lee	Bennett	
1205047	Rohrer	Brittany	Paige	
26533	Royston	April	Victoria	
132267	Russell	Anthony	T.	
630336	Schreiner	Kimberly	Ann	
1287859	Schwalenberg	Benjamin	Stuart	
141973	Sedlar	Edward	Joseph	Jr.
1316835	Sharma	Lomas	Rishee	Jr.
1321040	Simpson	Clinton	H.	
1299582	Slayton	Brian	Scott	
149385	Stickles	David	Richard	
1272642	Toor	Saad	Ashfaq	
781297	Tousignant	Kathleen	Louise	
395168	Tran	Ken	Phillip	
459669	Tsiligian	Tigran		
279665	Watkins	Sheri	L.	
268257	Wedig	Amy	L.	
29937	Weiss	Noah	John	

194372	Willerman	Deanna	Glass
23296	Zaleski	Gregory	John

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



Thomas Fite, Director