

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
May 8, 2014

The Members of the Department of Financial Institutions met at 10:00 a.m., EST, at 30 South Meridian Street, Suite 300, Indianapolis, Indiana. Present from the Department were Dennis L. Bassett, Director and Member; Thomas C. Fite, Deputy Director, Depository Division and Assistant Secretary; Constance J. Gustafson, General Counsel and Secretary; Kirk J. Schreiber, Senior Bank Analyst, Bank Division; Mark K. Powell, Supervisor, Credit Union Division; Mark B. Tarpey, Deputy Director, Consumer Credit Division; Troy Pogue, Supervisor, Administration Division; Gina R. Williams, Deputy Director, Administration Division; and Sharmaine Stewart, Administrative Assistant.

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

Director Bassett presented a summary of the state's strategic planning retreat held Friday, May 2nd. This aspect of the Executive Session is authorized by IC 5-14-1.5-6.1(b)(7).

II. PUBLIC SESSION: 10:15 a.m.

A. Members Present: Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Donald E. Goetz; Jean L. Wojtowicz and Dennis Bassett, Director. Paul Sweeney and Michael W. Davis were absent.

B. Date of next meeting: June 12, 2014 @ 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 March 31, 2014 meeting.

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

D. CREDIT UNION DIVISION:

1. Solidarity Community Federal Credit Union, Kokomo, Howard County, Indiana

This application was presented by Mark K. Powell, Supervisor, Credit Union Division. Solidarity Community Federal Credit Union has applied to the Members of the Department of Financial Institutions for approval of their proposed merger of Kokomo Post Office Credit Union, Kokomo, Howard County, Indiana into Solidarity Community Federal Credit Union.

This is a voluntary merger initiated by the Board of Directors of Kokomo Post Office Credit Union. This merger will provide the more complete services of Solidarity Community Federal Credit Union to the membership of Kokomo Post Office Credit Union.

Minutes of Members' Meeting

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Mr. Powell explained that as required by IC 28-7-1-33(c) the following factors should be considered by the Department in approving or disapproving the merger:

- (1) Whether the credit unions subject to this proposed merger are operated in a safe, sound, and prudent manner. In staff's opinion both credit unions are operated in a safe, sound, and prudent manner.
- (2) Whether the financial condition of either credit union involved in this merger will jeopardize the financial stability of the other credit union. In staff's opinion the financial condition of neither credit union will jeopardize the financial stability of the other credit union.
- (3) Whether the proposed merger will result in a credit union that has inadequate capital, unsatisfactory management, or poor earnings prospects. In staff's opinion the proposed merger will not result in a credit union that has inadequate capital, unsatisfactory management, or poor earnings prospects.
- (4) Whether the proposed merger, in the Department's judgment, will result in a credit union that is more favorable to the shareholders than if the credit unions were to remain separate. In staff's opinion this merger will result in a credit union that is more favorable to the shareholders than if the credit unions were to remain separate.
- (5) Whether the management or other principals of the surviving credit union are qualified by character and financial responsibility to control and operate in a legal and proper manner the resulting credit union. In staff's opinion the management and other principals of the surviving credit union are qualified by character and financial responsibility to control and operate in a legal and proper manner the resulting credit union.
- (6) Whether the credit unions involved in this transaction have provided all the information required to reach a decision on this merger. In staff's opinion both credit unions have provided all of the information required to reach a decision on this merger.

The capital of the surviving credit union (Solidarity Community Federal Credit Union) will be 11.11% of total assets.

Ms. Wojtowicz asked about the other loan amount on the SCFCU balance sheet.

Mr. Powell was able to ascertain that the amount reflected total mortgage loans sold on the secondary market.

Mr. Goetz made a motion for approval which was seconded by Ms. Wojtowicz. The motion to approve the voluntary merger of Kokomo Post Office Credit Union into Solidarity Community Federal Credit Union was unanimously approved.

2. Sullivan County Credit Union, Sullivan, Sullivan County, Indiana

This application was presented by Mark K. Powell, Supervisor, Credit Union Division. Sullivan County Credit Union has applied to the Members of the Department of Financial Institutions for approval of their proposed merger of Clay County Farm Bureau Co-Op Credit Union, Brazil, Clay County, Indiana into Sullivan County Credit Union.

This is a voluntary merger initiated by the Board of Directors of Clay County Farm Bureau Co-Op Credit Union. This merger will provide economies of scale and an opportunity to provide the more complete services of Sullivan County Credit Union to the membership of Clay County Farm Bureau Co-Op Credit Union.

Mr. Powell explained that as required by IC 28-7-1-33(c) the following factors should be considered by the Department in approving or disapproving the merger:

- (1) Whether the credit unions subject to this proposed merger are operated in a safe, sound, and prudent manner. In staff's opinion both credit unions are operated in a safe, sound, and prudent manner.
- (2) Whether the financial condition of either credit union involved in this merger will jeopardize the financial stability of the other credit union. In staff's opinion the financial condition of neither credit union will jeopardize the financial stability of the other credit union.
- (3) Whether the proposed merger will result in a credit union that has inadequate capital, unsatisfactory management, or poor earnings prospects. In staff's opinion the proposed merger will not result in a credit union that has inadequate capital, unsatisfactory management, or poor earnings prospects.
- (4) Whether the proposed merger, in the Department's judgment, will result in a credit union that is more favorable to the shareholders than if the credit unions were to remain separate. In staff's opinion this merger will result in a credit union that is more favorable to the shareholders than if the credit unions were to remain separate.
- (5) Whether the management or other principals of the surviving credit union are qualified by character and financial responsibility to control and operate in a legal and proper manner the resulting credit union. In staff's opinion the management and other principals of the surviving credit union are qualified by character and financial responsibility to control and operate in a legal and proper manner the resulting credit union.
- (6) Whether the credit unions involved in this transaction have provided all the information required to reach a decision on this merger. In staff's opinion both credit unions have provided all of the information required to reach a decision on this merger.

The capital of the surviving credit union (Sullivan County Credit Union) will be 13.90% of total assets.

Mr. Rice asked about growth plans and employee retention. Mr. Powell replied that there would be some incremental growth in Clay County and that all current employees would be retained.

Mr. Rice then asked about the low ALLL balance at both credit unions. Mr. Powell replied that both credit unions were cautious lenders and did not incur many losses.

Mr. Schroeder made a motion for approval which was seconded by Mr. Goetz. The motion to approve the voluntary merger of Clay County Farm Bureau Co-Op Credit Union into Sullivan County Credit Union was unanimously approved.

E. DIRECTOR'S COMMENTS AND ACTIONS :

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

CERTIFICATION:

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

OTHER BUSINESS:

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

APPROVED:


Richard J. Rice, Chairman

ATTEST:


Constance J. Gustafson, Secretary

**ACTION TAKEN BY THE DIRECTOR
APRIL 8, 2014**

1. **DEMOTTE STATE BANK, DEMOTTE, JASPER COUNTY, INDIANA**

The bank has requested permission to hold a parcel of property in excess of three years as prescribed in IC 28-1-11-5. The property is located directly east across the street from the main office in DeMotte, Indiana. No address has been assigned to the vacant lot. The property was purchased on January 13, 2006. At the bank's board meeting on March 17, 2014, the board adopted a board resolution reaffirming that the bank intends to hold this real estate for future branch development. The purpose of this property acquisition is to move their current drive-up facility to this location combining it with a new operation center. **IT IS RECOMMENDED THE BANK BE GRANTED AN EXTENSION TO HOLD THE REAL ESTATE UNTIL MARCH 31, 2015. SHOULD THE BANK NOT BE ABLE TO UTILIZE THE REAL ESTATE WITHIN THIS TIME FRAME, ANOTHER REQUEST TO THE DIRECTOR PURSUANT TO IC 28-1-11-5 WILL BE REQUIRED (TCF).**

APPROVED



ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

MARCH 28, 2014

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

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

Brehob Corporation – Indianapolis – 161 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP / 

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

MARCH 31, 2014

FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

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

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

First Light Home Care – Plainfield – 20 members (common bond of occupation as defined by IC 28-7-1-10)

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

Georgio's Pizza – Indianapolis – 12 members (common bond of occupation as defined by IC 28-7-1-10)

Technicolor – Indianapolis – 350 members (common bond of occupation as defined by IC 28-7-1-10)

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

Fink Roberts & Petrie, Inc. – Indianapolis – 26 members (common bond of occupation as defined by IC 28-7-1-10)

Piada – Carmel – 25 members (common bond of occupation as defined by IC 28-7-1-10)

Healthiest Employer, LLC – Fishers – 11 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP

APPROVED: *Wendie A. Bassett*

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

APRIL 14, 2014

PARK COMMUNITY CREDIT UNION, LOUISVILLE, KENTUCKY

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

APPROVED:

James Bassett

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

APRIL 28, 2014

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

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

SD Muskegon, LLC – Muskegon, Michigan – 1member (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

UKP

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**ACTION TAKEN UNDER DELEGATED AUTHORITY
APRIL 8, 2014**

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

The bank has applied to the Department for approval to establish a branch office to be located at 2636 us 52, West Lafayette, Tippecanoe County, Indiana. The application was received on March 13, 2014. The branch is to be known as the West Lafayette Meijer Branch. This will be the institution's 49th branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED _____



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

The bank has applied to the Department for approval to establish a branch office to be located at 701 South Liberty Drive, Bloomington, Monroe County, Indiana. The application was received on March 26, 2014. The branch is to be known as the Liberty Drive Banking Center. This will be the institution's third branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED _____



3. **PACIFIC PREMIER BANK, IRVINE, ORANGE COUNTY, CALIFORNIA**

An application for issuance of a certificate of admission was received from Pacific Premier Bank, Irvine, Orange County, California ("Pacific Premier"). Pacific Premier filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The California state-chartered commercial bank intends to have a loan production office to be located at 18515 South Cypress Circle, South Bend, Indiana. The loan production office will perform only back office functions but no branching activities. CT Corporation System, 150 West Market Street, Suite 800, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Pacific Premier. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (TCF)**

APPROVED _____



**ACTION TAKEN UNDER DELEGATED AUTHORITY
APRIL 17, 2014**

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

MutualBank has applied for approval of a merger with Farmers Interim Trust Co., Converse, Miami County, Indiana ("Farmers Interim") pursuant to IC 28-1-7. Farmers Interim will be a wholly owned subsidiary of First Farmers Bank and Trust Company, Converse, Miami County, Indiana ("First Farmers"). Farmers Interim will never be operational and is being formed to facilitate the pending acquisition and merger of all of the trust assets of First Farmers by MutualBank. The acquisition and merger will be accomplished by First Farmers transferring to Farmers Interim all of the trust assets of First Farmers pursuant to IC 28-2-14-18. Farmers Interim would become interim trustee under the relevant trust agreements for a moment in time. Immediately following the transfer, Farmers Interim will be merged with and into MutualBank pursuant to the terms of the acquisition agreement dated February 28, 2014. Following the merger transactions, MutualBank will become successor fiduciary to all the trust accounts in place of Farmers Interim. **APPROVAL IS RECOMMENDED – (JMC)**

APPROVED _____



ACTION TAKEN UNDER DELEGATED AUTHORITY
April 25, 2014

Tower Trust Company, Fort Wayne, Allen County, Indiana

Tower Trust Company has requested approval for the payment of a special dividend in the amount of \$6,071,577.84, consisting of cash and securities, payable April 25, 2014 to its sole shareholder Tower Bank & Trust Company. Approval for this dividend is required per the statutory limitations of I.C. 28-13-4-3(b). This dividend is being requested to facilitate the merger of Tower Bank and Trust Company with and into Old National Bancorp. In the event that the merger should not close on April 25, 2014, then the special dividend would be void and rescinded. Tower Bank & Trust Company's commitment to return the capital in the event that the merger would happen not to close is outlined in an agreement signed by the bank's President, Michael D. Cahill dated April 24, 2014. Based upon the contingency protection afforded by this formal agreement, APPROVAL IS RECOMMENDED – (TCF).

APPROVED



DELEGATED AUTHORITY
Tuesday, April 01, 2014

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Midwest Equity Mortgage, LLC (23706) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Oakbrook, Illinois. They will not be servicing their loans. They are currently licensed 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. (JDH)

Midwest MHC Finance, LLC (23838) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Westmont, Illinois. They will be servicing their loans. They do not have a license in any state. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

Moria Development, Inc. d.b.a Peoples Mortgage Company (23294) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Chandler, Arizona. They will be servicing their loans. They are currently licensed in fourteen states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

Premia Mortgage, LLC (23571) d.b.a Premia Relocation Mortgage applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Troy, Michigan. They will not be servicing their loans. They are currently licensed in thirty-two states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

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


Dennis Bassett, Director

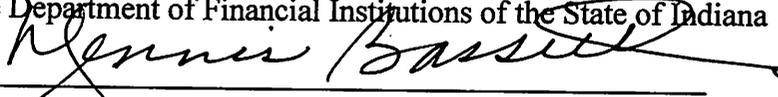
**Delegated Authority
April 14, 2014**

H.E.L.P. FINANCIAL CORPORATION (#24167) is requesting a consumer loan license. Applicant is based in Plymouth, Michigan.

Applicant makes loans to patients to pay hospital expenses on a revolving loan basis. They currently serve 175 hospitals in 27 states. The cost to the patients is an interest rate of up to 13.5%, with a maximum credit limit of \$10,000, and a maximum term of 60 months.

The staff's review finds that the financial responsibility, character, and fitness of the applicant are sufficient to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (JDH)

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

A handwritten signature in cursive script, reading "Dennis Bassett", written over a horizontal line.

Dennis Bassett, Director

DELEGATED AUTHORITY
Wednesday, April 16, 2014

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Flagship Financial Group, LLC (23618) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Lehi, Utah. They will be servicing their loans. They are currently licensed in thirty-eight states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

Origen Servicing, Inc. (20891) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in West Bloomfield, Michigan. They will not be servicing their loans. They are currently licensed in ten states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

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



Dennis Bassett, Director

DELEGATED AUTHORITY
Monday, April 21, 2014

MONEY TRANSMITTER LICENSE APPLICATION

Square, Inc. (23036) applied via the Nationwide Mortgage Licensing System for a Money Transmitter license. They are not currently licensed. Applicant is based in San Francisco, California. They are currently licensed in sixteen states. The applicant will transmit money to the designated payee primarily for personal, family, or household purposes. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 28-8 and as stipulated in IC 28-8-4-35. Applicant is recommended for approval. (JDH)

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


Dennis Bassett, Director

Delegated Authority
Thursday, March 20, 2014

Mortgage Loan Originator Applications

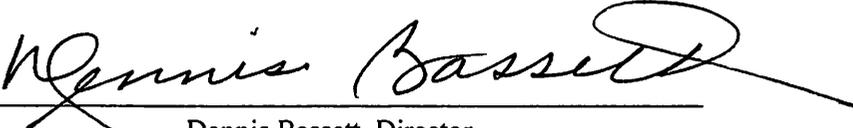
The following sixty mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that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

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID
234422	Adkins	Lori	Rose		23886
50688	Antolino	Andrea	Lauren		23967
838652	Asif	Adnan			23844
136461	Barbour	Alan	Robert		23966
87410	Blackburn	Delia	Delita		23693
34512	Bross	Douglas	Montrell	Sr.	23777
513963	Bush	Ryan	Andrew		23892
1084321	Campion	Christopher	Edward		23882
1112272	Cannon	Christopher	Ryan		23895
929879	Cardonick	Scott	Leonard		23846
1145931	Cavanaugh	Steven	James		23875
439603	Chappel	Leslie	R.		23887
997636	Contreras	Carlos			23832
339437	Cunha	Christopher	Martin		23964
444397	Dosen	Matthew	L.		23925
1172064	Fox	Kaden			23891
1023314	Gerbasi	Natalie	Marie		23863
1068778	Gorgen	Patrick	Hunt		23843
188160	Grego	Mark	Richard		23868
214137	Gusmano	Christopher	Philip		23894
1154699	Herman	Ryan	William		23836

142903	Kavadas Flaherty	Ann	E.	23884
183250	Kinnaman	Robin	Casey	23871
1011883	Kovacinski	Michael	Robert	23459
1025897	Kraft	Courtney	Elaine	23938
739139	Kunza	Jason	E.	23856
1127648	Llorente	Daniel		23953
9487	Magary	Christopher	J.	23587
926696	Matouk	Paul	Michael	23852
1140126	Matthews	Kyle	Hayden	23743
1161640	McCall	Devin	Kyle	23837
1172704	Means	Gary	L.	23893
1037625	Mill	Kyle	Alexander	23907
420723	Miller	Michelle	Suzette	23922
941370	Mroz	Jessica	Lynn	23939
144098	Nadu	William		23857
681058	Nash	Thomas		23929
1153471	Noriega	Vanessa	P.	23885
1125389	O'Neil	Karina		23814
420054	Perry	Matthew	G.	23889
222862	Poulos	Brandon		23828
293043	Rendaci	Imelda		23864
633597	Rogers	Christy	Lynn	23969
44375	Rowlett	Andrew	Thomas	23855
950148	Scott	David	Robert	23931
1061400	Seboldt	Melissa	Renee	23848
5432	Seidelmann	Albert	William	23845

998292	Shanahan	Gaitree		23833
921714	Shaw	Noah	Dewayne	23909
444755	Soto	Ullysses		23842
236746	Stoddard	Shelley		23916
1163225	Tranter	Jonathon	Thomas	23827
135527	Tutt	Daniel	R.	23910
186006	Valencia	Jose	Manuel	23896
842519	Van Zyl	Hendrik	Delpport	23904
756009	Vogelzang	Thomas	Dirk	23911
1145869	Ward	Eric	Matthew	23876
219816	Weinstein	Scott	H.	23947
41352	West	Thomas	Paul	23877
820400	Yates	William	Anthony	23908

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


Dennis Bassett, Director

Delegated Authority
Monday, March 31, 2014

Mortgage Loan Originator Applications

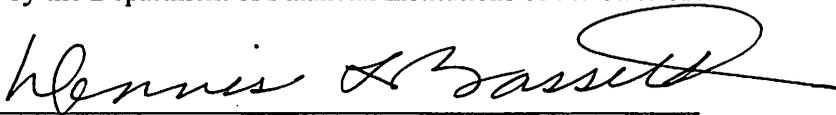
The following sixty-three mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief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

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID
222863	Ameti	Faton			22709
133206	Atkins	James	Andrew	Jr.	23941
337154	Blackwood	Alicia	Marie		23918
1123687	Bonfiglio	Matthew	James		24006
224315	Brok	Jorden			23926
1165884	Brunswick	Tara	Lee		23940
40910	Bryant	Matthew	C.		23975
306341	Buchanan	Brian	Alan		24018
138665	Calo	Jasmine			23880
350991	Cardwell	Anthony	Bernard-Aaron	Jr.	23928
876746	Claiborn	Thomas		IV	24031
217528	Cohen	Benjamin	Todd		23968
187284	Cornelius	Steven	Joel		24034
234157	Davis	Brian	S.		23961
1160801	Fall	Casey	Allen		23950
383202	Favazzo	Stephen	Frank		23972
222462	Gatz	Timothy	W.		23915
217283	Geer	Therese	Anne		23973
1038422	Gertiser	Ryan	Joseph		23944
986521	Goff	Martin	Barrett		23955
813653	Gonzalez	Michael	Anthony		23920

403613	Gorczyca	Stephen	Laurence		24004
1176667	Gratton	Joseph	Scott		24029
1146563	Greaves	Mark	Anthony	Jr.	23927
1171558	Guthrie	Jessica	Layne		23932
1176677	Hatzes	Robert	Kayem		24030
1110347	Hendricks	Alicia	Sue		23945
755855	Holland	August	J.	Jr.	23862
1173424	Howlett	Marc	Aaron	Mr.	24037
852710	Jessop	Ariel	Dean	Jr.	23912
224247	Kelly	Madison	Anna		23956
1176675	Kottler	Max			24028
200317	Lee	Darryl	Franklin		24003
646413	Lemberg	Jeffrey	Brian		24005
1123167	Lowe	Shane	Michael		23963
203325	Lurie	Richard			24044
1121507	Marsh Way	Jessica	Lauren		23914
671158	McCurdy	April			24011
1115239	McKee	Kathleen	Aroon	Mrs.	23976
1176672	McQuaid	Ryan	Joseph		24026
1155592	Moore	Andre	Terry		23971
543420	Moore	Richard	E.		24032
1159589	Morris	William	Louis Jad		23924
939031	Mulford	Scott	Kenneth		24036
197753	Murrell	Adam			24050
565088	Myers	William	Frederick		23930
884989	ONeal	Patrick	Shannon		23906

344709	Pahwa	Gupreet	Singh	24052
1127696	Panariello	Joseph	Michael	23954
306955	Price	Timothy	L.	23646
200529	Richardson	Kurtsin	Blake	23835
194424	Rock	Daniel	J.	24007
1038783	Rosen	Howard	Jeffrey	24017
193567	Sandberg	Jeffrey	Clyde	24051
227820	Scivittaro	Fabio	Mino	24049
283342	Swift	Austin	William II	24047
210395	Turoff	Curtis	Roger	23960
398666	Vallinayagam	Poonkuzhali		24020
1165855	Whitaker	Tomiko	Gay	23923
610235	White	Mark	A	24010
369682	Whitfield	Roderic	Stephen	23903
815892	Wicker	Patricia	Ann	24008
878111	Zarcone	Amy	Claire	24002

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



 Dennis Bassett, Director

Delegated Authority
Thursday, April 03, 2014

Mortgage Loan Originator Applications

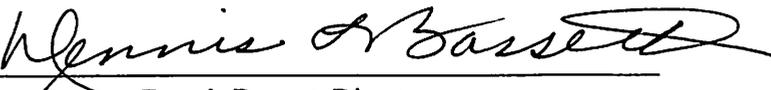
The following fifty-seven mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief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

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID
8818	Arnaiz	Nohad	N.		23978
223157	Baker	Carl	F.		23816
1168528	Barker	Sarah	Anne		24063
141467	Bauer	Diane	Judith		24104
8667	Bernard	Julianne			23977
1054308	Bernhardt	Elijah	Paul		24033
8748	Boczar	Lore	Sue		23979
672860	Bowman	Richard	G.	III	24086
12755	Ciaramitaro	Joseph	Allan		23981
133525	Cunningham	James	William		23982
353495	Daugherty	Jeremy	Scott		23933
876553	Desadier	Joshua	Lee		24117
202628	Eck	Charles			24058
113944	Farr	Lance	Charles		23983
645510	Galvin	Donald	Joseph		23980
215468	Hamideh	Mohammad	Abdulfattah		22985
258648	Hanley	Brien	David		24057
12750	Hayes	Matthew	James		23985
1123296	Hayes	Andrea	Danielle		24064
884082	Hughes	Michael	Patrick	Mr.	24127
908918	Ide	Pamela	Sue		23986

991546	Keller	Jeffrey	James		24045
1169852	Kerner	Duane	Alan		23948
106846	Kruckel	Frank	Michael		23987
1161924	Langdon	Julie	Dain		24048
1161632	Madrid	Aaron	Joseph		24062
1019638	Madsen	John	Max	Jr.	24093
12699	Mazorowicz	Julie	Irene		23990
36745	McDonald	Brian	Thomas		23991
763854	Mihal	Jody	Michael		23993
1109824	Mosser	Kylie			24059
908519	Myers	Faith	Ann		23995
28423	Niespolo	Geoffrey	Anthony	II	23752
1161894	Oberlander	A.	Troy		24046
271842	Raff	Mark	Phillip		24055
1157598	Robertson	Tammi	Jo		23946
1133227	Rodriguez	Juan	Luis		24078
211898	Sandberg	Joshua	Carl		24122
1028767	Savoie	Catherine	Ann	Ms.	24027
373767	Schmidt	Christine	Anne		24084
135114	Slocum	Benjamin	Paul		24085
499751	Smith	Rebecca	Christine		24077
1067417	Spitalny	Max	Evan		24121
46822	Stephenson	Carlton	Matthew	Jr.	24079
851833	Stull	Daniel	Lynn		24108
12547	Sullivan	Philip	Edward		23996
260471	Sullivan	James	Patrick		24124

12721	Tarp	Renee	Elaine	23997
36798	Toll	Jeffrey	Michael	23999
11730	Trabucchi	Matthew	Albert	24000
11750	Trevarrow	David	Thomas	23998
234639	Turner	Chais		23919
763858	Vandenhemel	Daniel	Joseph	23992
630318	Weir	Jeffrey	Scott	24091
588003	Wiesemann	Frank	Conrad Jr.	23988
926313	Woodward	Kenneth	Dean Harold	23984
957386	Xie	Anthony	Chen	24080

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


Dennis Bassett, Director

Delegated Authority
Thursday, April 10, 2014

Mortgage Loan Originator Applications

The following sixty-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	LicID
160442	Aubry	Anthony	Brian		24102
31323	Burke	Anne	Marie		24089
1116049	Carter	Erin	Camille		24115
868413	Chambers	Kenneth	Earl		24161
1172068	Chiasson	Bekki			24177
430029	Clements	Patricia	Ann		24165
201884	Cooksey-Hoeg	Nancy			23829
148759	Cooper	Vincent	Dion		24134
1180030	Crookshanks	Daniel	Kevin		24154
1085627	Dwyer	Kevin	Arthur		24098
1092755	Gallagher	Brian	Peter		22584
332085	Gentry	Andrea			24107
61034	Glanz	Harry	Jules		24106
30946	Graham	Daniel	S.		24183
1178742	Hapner	Charles	Jason		24172
1144691	Hayes	Aaron	Lee		24125
150996	Heflin	Christina	Leigh		24116
1146106	Hengels	Thomas	J.		24112
282188	Hietpas	Troy	Thomas		24174
56372	Hitchings	Mark	S.		23913
198229	Ingraffia	Mario	Leo		24182

1171971	Jackson	Azell	L.		24143
4342	Jaquith	Christopher	L.		24146
245844	Jordon	Ladrue	Ray		24105
1173804	Langlois	Bruce	Addison	Jr.	23962
345730	Lewandowski	John	E.		24132
336485	Mattinson	Gregory	Edwin		24100
297721	McLaughlin	Scott	Andrew		23943
296946	McNamara	Michael	P.		23974
1164254	Mendenhall	Teresa	Anne		24082
1145701	Monge	David	Jonathan		24035
283486	Nelson	Joshua	S.		24173
76415	Nemelka	Sherilyn			24180
223614	Nielsen	Michael	M.	Jr.	24118
418803	Pena	Milagros	Leonila		24157
330955	Perla	Joann	Cecilia		24158
177459	Peszek	John			24128
1001047	Ratkowski	Michael	J.		24066
397944	Reich	Wendi	King		24101
1068751	Richards	Brandon	Vincent		24190
948161	Rodriguez	Jose	Rene	Jr.	24043
1111702	Roman	Xavier			24088
995300	Rusinack	Jason	David		24113
643165	Sanchez	Edwardo	Gonzalez		24099
418797	Scheren	Nicholas	Michael		24150
186476	Schwab	Steven	Michael		24151
130487	Slovin	Robert			24131

560148	Smith	Allen		23854
447619	Sokol	Morgan	Christopher	24103
352882	Starts	Brent	Edward	23942
728736	Steele	Joshua A		24166
226675	Sullivan	Teresa	Marie	22936
1042909	Swanson	Thomas	Gregory	24111
418789	Taylor	James	Thomas	24152
615128	Toor	Puneet		24175
277722	Umanski	Yuri		23994
672849	Vallafskey	Eric	Eugene	24188
375195	Volpe	Jonathon	Daniel	24087
229767	Von Hatten	L. Michelle		24123
228843	Warner	Michael	Lynn	24092
1010926	Weeder	Dena		24163
1113220	White	Benjamin	Bender	24144

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


Dennis Bassett, Director

Delegated Authority
Thursday, April 17, 2014

Mortgage Loan Originator Applications

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

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID
6190	Agarwal	Pavan	Shunker		24201
371747	Agcaoili	Corazon			24232
1177632	Alam	Muneer	Mohammad		24186
20232	Autullo	Tony			24193
919543	Bosson	Zachary	Altieri		24135
194564	Bowman	Robert	Gordon		24237
188995	Bufe	Bruce	S.		24208
932775	Burton	Tabitha	Leigh		24129
460667	Cafarella	Michael	Joseph		24145
403709	Cooper	Howard	David		24013
827775	Driscoll	Rory	John		24138
755943	Farella	Perry	Dominic		24147
1174389	Feess	Kyle	David		24176
401277	Fulk	Jill	Fleming		24231
988193	Garcia Popoca	Fernando			24194
272387	Go	Michael	Cabrera		24185
546327	Goad	Priscilla	Elaine		24222
958786	Grimes	Jill	Elaine		24140
277949	Hamud	Fredrick	Martin		23774
843278	Hanson	Gary			24217
1174385	Heyward	Norticia			24224

1039659	Hughes	Kevin	Lenard	24171
210554	Karlin	Jeff		24225
1160006	Kemelgor	Jason		24207
264711	King	Holly	Leann	24061
460622	Lindenmuth	Roderick	Jeffrey	24137
460623	Livingston	Robert	Dennis Jr.	24139
274181	Luttrull	Ronald	Conrad	23765
266891	Marques	Lionel	Erickson	24195
276380	Moore	Alan	Perry	23764
141018	Mormando	Leah		24187
624279	Morrison	Bryan	David	24196
964955	Nelson	Ricky	Len	24202
192101	O'Neill	William	Brian Jr.	24164
410014	Orr	Lance	Richard	24094
295956	Orth	James	Neal	24156
246255	Pace	William	John Clements	24226
991454	Rexroat	Stephen	Patrick	24155
223484	Saccomonto	Joseph		24148
1174388	Schneider	Robert	E.	24223
915427	Shank	Erick	Daniel	24184
420787	Simpson	James	Shawn	24189
202733	Spock	Jason		24218
435797	Sullivan	Janine	H.	24181
1171668	Tepen	Lisa	Kay	24130
227735	Turano	Phillip	V.	23917
1089387	Wagner	Chelsea	Lynn	24136

188843

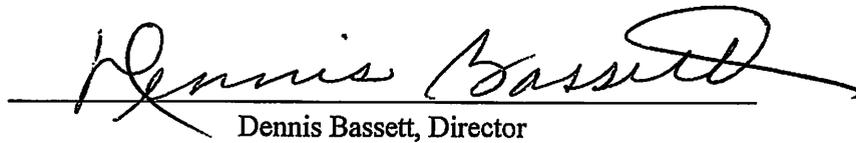
Welsh

Amy

Lynn

24179

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


Dennis Bassett, Director

Delegated Authority

Friday, April 25, 2014

Mortgage Loan Originator Applications

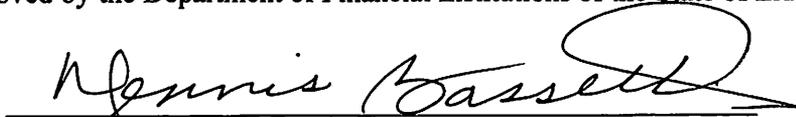
The following fifty-three mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief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

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID
1174217	Bender	Jennifer	Marie		24228
1042388	Bjork	Carol	Veronica		24198
282877	Borgerson	Robert	F.		24246
116628	Brennan	Kari	Pavola		24227
385964	Caldwell	Jeffrey	Scott		24249
317280	Claytor	Gary	Chad		24199
262538	Connelly	Matthew	James		24211
394222	Curtis	Jesse	Gillette		24204
933345	Dawley	Lewis	Henry		24243
164441	Devall	John	Boyd		24251
266049	DeVore	Darrell	Allen		23589
845106	Elbert	Laura	Marie		24273
1185434	Ellis	Brian	Andrew		24267
669959	Haynes	Jason	Jeffrey		24250
247583	Hook	Diane			23698
1185435	Horsley	Elyce	Elizabeth		24269
454468	Hostetter	Stephen	Grant		24270
766877	Howell	Daniel	Walter		24200
644554	Johnson	Richard	Charles	Jr.	24159
869016	Kelly	Colleen	Brianna		24271
823412	Kim	Sang	Jin		24234

131671	Klema	Michael	Thomas	24205
1056400	Labow	Laura	I.	24264
335741	Lechuga	Shannon	Louise	24191
1155346	Lilly	Michael	Cory	24257
444095	McCabe	James	Eugene	24255
205072	Meeker	Christopher	Michael	24261
315449	Merritt	Thomas	R.	24060
426697	Miklos	James	Edward	24119
1098438	Monaghan	Michael	Paul	23839
1175910	Monthie	Shaun	Adam	24192
1185437	Moran	Scott	Randell	24266
1172261	Neff	Rick	Matthew	24233
87652	Nummer	James	Gerald	23718
142308	Osburg	David	Franklin	24210
234363	Passafiume	Frank	Jason	24203
130476	Phillips	Dawn	Marie	24215
1022714	Pollard	Amy	Beth	23627
1185433	Probst	Christin	Grace	24268
6184	Purnell	Lamont	Edmond	24235
1043971	Roach	Christopher	Paul	23767
860953	Robarts	Kimberly		24160
422373	Romijn	Casey	Lee	24240
134137	Saarela	Bradley	William	23958
158607	Sciortino	Christine	Ann	24241
1132006	Smith	Rebecca	Lee	24216
247459	Sonethongkham	Tenille	Annette	24230

840317	Stolbom	Nancy		24248
871759	Strieter	Johnathan	Patrick	24206
1171958	Swartz	Sheri	Christine	24256
1102038	Warfield	Edward	Lurton	24214
1005976	Yildirim	Suleyman		24272
221206	Zach	Ron	Maks	23921

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


Dennis Bassett, Director