

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MINUTES OF MEETING**  
**June 18, 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 Tim Berry, 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 Tarpey, Deputy Director, Consumer Credit; Gina Williams, Deputy Director, Administration Division; Troy Pogue, Supervisor, Administration Division; and Sharmaine Stewart, Administrative Assistant. Present representing Peoples Bank SB was Claudia Swhier, Attorney, Barnes and Thornburg

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

- A. Department staff will provide information to the Members about prospective employees and update the Members regarding examination information which is confidential pursuant to IC 28-1-2-30. These aspects of the Executive Session are authorized by IC 5-14-1.5-6.1(b)(5) and (7), respectively

**II. PUBLIC SESSION: 10:30 a.m.**

- A. Members Present: Mark Schroeder, Vice Chairman; Paul Sweeney; Jean L. Wojtowicz; Donald E. Goetz; Mike Davis and Tim Berry, Director. Richard J. Rice, Chairman participated via teleconference.
- B. Date of next meeting: July 9, 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 May 14, 2015 meeting.

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

**D. BANK AND TRUST DIVISION:**

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

Mr. Kirk J. Schreiber, Senior Bank Analyst presented this application. Representing Peoples Bank SB was Claudia Swhier, Attorney, Barnes, and Thornburg. Mr. Schreiber informed the Members that Peoples Bank SB, Munster, Indiana ("Peoples") and Liberty Savings Bank, FSB, Whiting, Indiana ("Liberty") propose a merger pursuant to IC 28-1-7.

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The Agreement and Plan of Voluntary Supervisory Merger Conversion (the "Agreement") was dated March 20, 2015. Pursuant to the Agreement Liberty will convert from a federal mutual savings and loan association to a federal stock savings and loan association and simultaneously merge with and into Peoples in a transaction that will qualify as a voluntary supervisory conversion. The resulting bank will operate under the Articles of Incorporation and Bylaws of Peoples. Liberty's corporate existence will cease upon consummation of the merger. The main office and two branches of Liberty will become branches of Peoples.

Mr. Schreiber informed the Members that it was the opinion of the Department staff that the statutory requirements of IC 28-1-7-4 have all been satisfactorily met and approval of the merger was recommended.

**A motion for approval of the application was made by Mr. Davis and seconded by Mr. Goetz. The application was unanimously approved.**

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

1. Gina Williams presented updated financial projections for FY 15 and projected financial projections for FY 16 based on no changes to the fee schedules and financial projections based on proposed changes to the schedules. Ms. Williams noted there were no significant changes to revenue projections for FY 15 since last month's Member's meeting; however, there was a \$68,000 increase in the SWCAP expense of which the DFI had recently been notified and staff was in the process of researching. Based on the updated expenses, there would be a surplus of approximately \$921,000 for FY 15 resulting in a fund balance of \$6,313,000. If the Department had not been subject to the 4.5% reserve requirement, the surplus would have been \$482,000. Revenue for FY 16 was projected to be \$8,243,000 with no changes to the fee schedules and would result in a surplus of \$682,000 based on the department's approved FY 16 budget of \$7,561,000. The staff was recommending changing the Consumer Credit Division Fee Schedule by lowering the volume fee from \$8 to \$6 and the renewal fee for pay day lenders from \$30,000 to \$10,000. A \$20 per day late exam fee to rental purchase providers, pawnbrokers, money transmitters, and check cashers was added to be consistent with the charging of this fee to the other entities. These changes would result in projected revenue of \$7,873,000, surplus of \$312,000, and a fund balance of \$6,625,000. There were no proposed fee changes to the other division's fee schedules. There was a discussion of the personnel expenses from FY 14 and FY 16, the effect the reversions from the past several years have had on the level of the fund balance, the number of potential charter conversion requests that could occur in FY 16 and staffing capacity to accommodate them given that staffing numbers have declined to comply with mandated reserve requirements. Vice Chairman Schroeder suggested that if the department was not going to be allowed to

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use the excess funds in the fund balance then consideration should be given to lowering fees further so that a deficit occurs to reduce the fund balance. The staff recommended adopting the fee schedules as presented this year and the staff would work with the Office of Management and Budget to waive any reserve requirement that may be requested for FY 16.

**With there being no further discussion, Mr. Goetz made a motion to approve the fee schedules for fiscal year ending June 30, 2016, and Mr. Sweeney seconded the motion. The fee schedules were unanimously approved.**

- 2. Director Berry advised the Members of actions taken pursuant to Delegated Authority since the last Members' meeting.

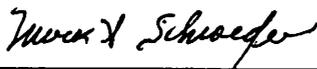
**CERTIFICATION:**

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.

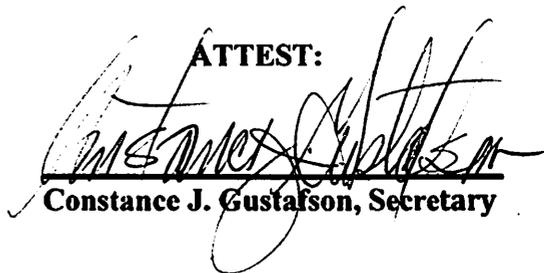
**OTHER BUSINESS:**

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

**APPROVED:**

  
\_\_\_\_\_  
Mark Schroeder, Vice Chairman

**ATTEST:**

  
\_\_\_\_\_  
Constance J. Gustafson, Secretary

**ACTION TAKEN BY THE DIRECTOR  
MAY 8, 2015**

1. **BLOOMFIELD STATE BANK, BLOOMFIELD, GREENE COUNTY, INDIANA**  
Bloomfield State Bank has applied to the Department for permission to amend Article 1 of its Articles of Incorporation. The amendment to Article 1 will change the bank's name to **BloomBank**. The effective date of the amendment will be July 1, 2015. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**JUNE 02, 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:

Specialty Bakery, LLC – Indianapolis – 90 members (common bond of occupation as defined by IC 28-7-1-10)

Managepoint, LLC – Indianapolis – 3,000 members (common bond of occupation as defined by IC 28-7-1-10)

Heart of CarDon, LLC – Bloomington – 2,750 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**

**JUNE 02, 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:

Phoenix Financial Services – Indianapolis – 38 members (common bond of occupation as defined by IC 28-7-1-10)

Indy's Unlimited Motors – Westfield – 60 members (common bond of occupation as defined by IC 28-7-1-10)

Chateau Designs, LLC dba Chateau Kitchens & Remodeling – Carmel – 15 members (common bond of occupation as defined by IC 28-7-1-10)

Quality Living Solutions – Indianapolis – 50 members (common bond of occupation as defined by IC 28-7-1-10)

ProKids – Indianapolis – 92 members (common bond of occupation as defined by IC 28-7-1-10)

Jarden Home Brands/Jarden Branded Consumables – Muncie – 250 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP) MKP

TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
MAY 8, 2015**

1. **SALIN BANK AND TRUST COMPANY, INDIANAPOLIS, MARION COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 2825 South Washington Street, Kokomo, Howard County, Indiana. The application was received on March 24, 2015. The branch is to be known as the Maple Crest Banking Center. This will be the institution's 21st branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

2. **HILLIARD LYONS TRUST COMPANY, LLC, LOUISVILLE, JEFFERSON COUNTY, KENTUCKY**

Hilliard Lyons Trust Company, LLC ("Hilliard") is a Kentucky state chartered non-depository trust company. Hilliard is a wholly-owned subsidiary of The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania. As of December 31, 2014, Hilliard had approximately \$5 billion in assets under administration with approximately \$28 million in equity capital. Hilliard intends to open a full service trust office to be located at 110 Main Street, Evansville, Indiana. The foreign corporation application is being filed to enable Hilliard to transact business in Indiana in accordance with the provisions of IC 28-1-22 and 28-14-3-22. Corporation Service Company, 251 East Ohio Street, Suite 500, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Hilliard. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (KJS)**

APPROVED TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
JUNE 5, 2015**

1. **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 902 Lincoln Highway East, New Haven, Allen County, Indiana. The application was received on May 26, 2015. The branch is to be known as the New Haven Branch. This will be the institution's 81st branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

2. **COMMUNITY STATE BANK OF SOUTHWESTERN INDIANA, POSEYVILLE, POSEY COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 1128 East Church Street, New Harmony, Posey County, Indiana. The application was received on May 26, 2015. The branch is to be known as the Old Mill Mart Branch. This will be the institution's sixth branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

3. **LANDMARK BANK, N.A., COLUMBIA, BOONE COUNTY, MISSOURI**

Landmark Bank, N.A. ("Landmark") is a national bank located in Missouri. Landmark filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. Landmark will serve as a corporate fiduciary, including trustee, agent, custodian for clients in Indiana who desire their specialized services. Landmark does not intend to open an office in Indiana. 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 Landmark. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (KJS)**

APPROVED TCF

**DELEGATED AUTHORITY**  
**Wednesday, May 06, 2015**

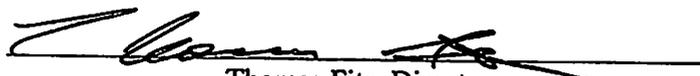
**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Chartwell Financial, LLC** 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 be servicing their loans. They currently operate in five states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**Synergy One Lending, Inc.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in San Diego, California. They will not be servicing their loans. They currently operate in seventeen 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)

**USLending & Finance, Ltd** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Downers Grove, Illinois. They will not be servicing their loans. They currently operate in one state. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

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

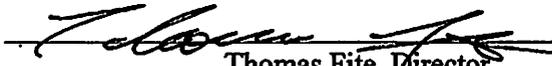
  
Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Monday, May 18, 2015**

**MONEY TRANSMITTER LICENSE APPLICATION**

27275 Microsoft Payments, Inc. applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed. The applicant is based in Redmond, Washington. They are currently licensed in nine states. The applicant will be offering Indiana consumers open-looped stored value accounts, payment instruments as defined by IC 24-8-4-15(5), used to purchase Microsoft goods and services, third party goods and services, or transfer funds to other Microsoft Payments Customers. 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. (REB)

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

  
Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Tuesday, May 19, 2015**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**MLD Mortgage, Inc.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They were previous licensed as a first lien mortgage lender from January 2009 until October 2011. Applicant is based in Florham Park, New Jersey. 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

  
Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Monday, June 1, 2015**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

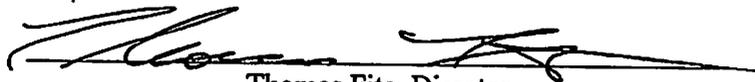
27370

**Nikkael Capital Corporation** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Tustin, California. They will 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)

27371

**Resolution Capital, LP** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Dallas, Texas. 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)

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



Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Thursday, June 04, 2015**

**NON-DWELLING SECURED LOAN LICENSE APPLICATION**

**OneMain Financial Group, LLC** applied for a consumer loan license. This license will be replacing the license for OneMain Financial, Inc. (22620) because of a pending sale of OneMain Financial to Springleaf Holdings, Inc. Applicant is based in Baltimore, Maryland. They will be originating simple interest, fixed-rate consumer loans at their nineteen Indiana locations. They will be servicing their loans. They currently are operating in forty-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

  
Thomas Fite, Director

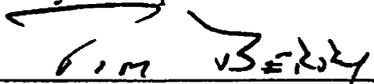
**DELEGATED AUTHORITY**  
**Thursday, June 11, 2015**

**PAWNBROKING LICENSE APPLICATION**

Hometown Ventures, LLC d/b/a Hometown Loan has applied for a Pawnbroker license. They are not currently licensed. The applicant is based in Lowell, Indiana. They plan to pawn a variety of items. Due to the fact the principals of the applicant do not have the required pawnbroking experience, the Department of Financial Institutions and the applicant entered into a Memorandum of Understanding to clearly outline the expectations for compliance under a new license. 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)

27485

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

  
\_\_\_\_\_  
Tim Berry, Director

**Delegated Authority**  
Friday, May 08, 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 |
|---------|-----------|-------------|-------------|--------|
| 1117124 | Ayala     | Rodrigo     | Ayala       |        |
| 143863  | Bayes     | Christopher | Lee         |        |
| 1039225 | Bell      | Nicole      |             |        |
| 196441  | Berger    | Gregory     | Walter      |        |
| 1175292 | Black     | Ashley      | Nichole     |        |
| 814736  | Brunson   | Jeremy      | Rollins     |        |
| 1312144 | Burns     | Katie       | Marie       |        |
| 58761   | Canady    | Jason       | Dane        |        |
| 1206653 | Catano    | Michelle    | Lynn        |        |
| 1100781 | Cohen     | Michael     | Barrett     |        |
| 80748   | Couch     | David       | Lee         | Jr.    |
| 798238  | DeBacker  | William     | Allen       |        |
| 206241  | Domond    | Vladimyr    |             | Mr.    |
| 913880  | Doyle     | Coleen      |             |        |
| 1312153 | Figueroa  | Jesus       | Guillermo   |        |
| 1295328 | Fontana   | Anthony     | John        |        |
| 1161887 | Franco    | John        |             |        |
| 941935  | Gonzalez  | Ivan        | Jessie      |        |
| 1323787 | Gottfried | Stanley     | Marc        |        |
| 1012363 | Howell    | Robert      | Mitchell    | Mr.    |
| 707757  | Kellett   | Lori        | Lee         |        |

|         |                |             |            |
|---------|----------------|-------------|------------|
| 209083  | Kemp           | Joel        | A.         |
| 1326639 | Kreyling       | Matthew     | Turner     |
| 1326130 | Luedtke        | Jennifer    | J.         |
| 260325  | Lyon           | Eric        | Wayne      |
| 309629  | Manos          | Gregory     | Michael    |
| 3903    | Martin-Leano   | Jocelyn     |            |
| 81757   | Meadows        | Andrew      | Jon        |
| 47042   | Miller         | Craig       | Philip     |
| 1295294 | Miller         | Justin      | Taylor     |
| 1085300 | Molitor        | Derek       |            |
| 38880   | Montrose       | Marcus      |            |
| 1312155 | Morin          | Kori        | Douglas    |
| 1004369 | Nivera         | Michael     | Pollaruste |
| 729218  | O'Connor       | Brian       | Edward     |
| 1312156 | Olaiz-Saldivar | Leopoldo    |            |
| 1295302 | Patton         | Rebecca     | Jean       |
| 959822  | Peterson       | Ramsey      | Marquette  |
| 1319789 | Pollema        | Nicholas    | Jon        |
| 221167  | Richter        | Cheryl      | L.         |
| 1128818 | Ricks          | Taylor      | Michael    |
| 1312158 | Ritchie        | Jestin      | Anthony    |
| 905664  | Sassano        | Edward      | Thomas     |
| 1255808 | Silletta       | Scott       | Anthony    |
| 409090  | Snyder         | Christopher | James      |
| 1312425 | Spellman       | Kathryn     | Elizabeth  |
| 177102  | Spencer        | David       | Joseph     |

|         |            |         |          |     |
|---------|------------|---------|----------|-----|
| 1031713 | Stranz     | James   | Davis    |     |
| 1312181 | Thornquist | Natalie | Marie    |     |
| 185920  | Torres     | Eduardo | Raymundo | Jr. |
| 1303043 | Tunnero    | Vincent | Dennis   |     |
| 1316636 | Weatherbee | Adam    | Timothy  |     |
| 426271  | Weiss      | Thomas  | James    |     |
| 1192472 | Zink       | John    | Stanley  |     |

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



Thomas Fife, Director

**Delegated Authority**  
 Thursday, May 14, 2015

**Mortgage Loan Originator Applications**

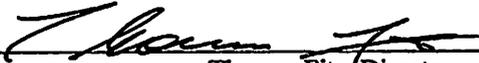
The following fifty-four mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief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

| NMLS #  | Last Name | First Name | Middle Name | Suffix |
|---------|-----------|------------|-------------|--------|
| 303589  | Amouie    | Hamid      |             |        |
| 848591  | Bestwina  | Lawrence   | Joseph      |        |
| 1312143 | Brown     | Zachary    | In          |        |
| 1295427 | Cardaris  | Stephanie  | Marie       |        |
| 1313528 | Carucci   | Matthew    | David       |        |
| 245942  | Crane     | Karen      |             |        |
| 1284978 | Dunlap    | Eric       | Andrew      |        |
| 1312259 | Eastlake  | Andrew     | Michael     |        |
| 1103181 | Econom    | Irma       | Alicia      |        |
| 1304147 | Erwin     | Ashley     | Dominique   |        |
| 383425  | Fain      | Karen      | Sue         |        |
| 1304152 | Goldstein | Daniel     | Aaron       |        |
| 514094  | Gussler   | Brian      | K.          |        |
| 881531  | Harmon    | Michael    | Kenyon      |        |
| 1309024 | Harris    | Richard    | Alan        | Jr.    |
| 1313525 | Hyman     | Julie      | Clark       | Ms.    |
| 1124478 | Ingerman  | John       |             |        |
| 1212880 | James     | Kendall    | Erin        |        |
| 1277020 | Kiomento  | Heather    | Rae         |        |
| 1321732 | Lee       | Katherine  | Elizabeth   |        |
| 1117168 | Maas      | Carolyn    | Marie       | Ms.    |

|         |              |           |                |     |
|---------|--------------|-----------|----------------|-----|
| 1024434 | McNally      | Stephen   | Francis        |     |
| 1304364 | Meta         | Jonel     | Timothy        |     |
| 1326124 | Miller       | Maureen   | Deirdre        |     |
| 894108  | Moore        | Eric      | Edward         |     |
| 362470  | Morrow-Bates | Shirley   | Ann            |     |
| 1321733 | Nettleton    | Danielle  | Janine         |     |
| 672335  | Obenshine    | Nicole    | Angela         |     |
| 339697  | Ostrowski    | Nicholas  | Arthur         |     |
| 713778  | Parsons      | Kyle      | Patrick-Benore |     |
| 140489  | Perri        | Joseph    | John           |     |
| 1111024 | Pham         | Michael   | Do             |     |
| 575997  | Poplin       | Timothy   | M.             |     |
| 242639  | Raymondo     | George    | Glenn          |     |
| 129976  | Rodarte      | Sherrie   | L.             |     |
| 162271  | Rogers       | Rodney    | Derwin         |     |
| 142744  | Rose         | Elizabeth | Michelle       |     |
| 963696  | Rydh         | Keith     |                |     |
| 1304156 | Santilli     | John      | R              | III |
| 1321712 | Sawyer       | Jache     | Jatina         |     |
| 1330822 | Shea         | Kevin     | Joseph         |     |
| 1085590 | Shifrin      | Daniel    | Jay            |     |
| 435749  | Soltis       | Joseph    | M.             |     |
| 847863  | Sorenson     | Scott     | David          |     |
| 32373   | Stafford     | Terrence  | Joseph         |     |
| 1304353 | Tonia        | Eric      | Sigmund        |     |
| 426396  | Tromp        | Adam      | John           |     |

|         |          |        |     |     |
|---------|----------|--------|-----|-----|
| 1228953 | Ugarte   | Ixsael |     |     |
| 1321698 | Vennell  | Paul   |     |     |
| 1326281 | Vrooman  | Stan   | D.  |     |
| 1226890 | Walker   | Donald | Lee | Jr. |
| 513054  | Walters  | Gary   |     |     |
| 525755  | Wimberly | Hugh   | M.  |     |
| 1295380 | Zook     | David  | D.  |     |

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

  
\_\_\_\_\_  
Thomas Fite, Director

**Delegated Authority**  
Friday, May 22, 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.

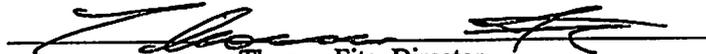
| NMLS #  | Last Name  | First Name  | Middle Name    | Suffix |
|---------|------------|-------------|----------------|--------|
| 728716  | Adams      | Christopher | Allen          |        |
| 323177  | Apfel      | James       | Paul           | II     |
| 636995  | Austin     | Theodore    | Rosevelt       | Jr.    |
| 1269922 | Barath     | Glenn       |                |        |
| 273423  | Beathard   | Robert      | King           | III    |
| 1339854 | Beeson     | Gregory     | P.             |        |
| 1317620 | Bellingham | Megan       | Patricia       |        |
| 864341  | Bleich     | Lawrence    | J              |        |
| 1339592 | Bonadio    | Brittany    | Mary           |        |
| 925673  | Brahaney   | Kathie Jo   | Marie          |        |
| 941250  | Briscoe    | Michael     | Anthony        |        |
| 1234186 | Byers      | Lorus       | Gage           |        |
| 385964  | Caldwell   | Jeffrey     | Scott          |        |
| 1047513 | Cole       | Marcus      | Earl           |        |
| 381001  | Cole       | Reginald    | Raphael        |        |
| 55723   | Coombs     | Bryan       | Tyler          |        |
| 1312150 | Cordova    | Nicholas    |                |        |
| 1262816 | De Campos  | Antonio     | Sergio Rezende | Filho  |
| 115904  | Denton     | Thomas      | Keith          |        |
| 822885  | Drenik     | William     | B.             | III    |
| 1312151 | Dubose     | Christopher | Ryan           |        |

|         |           |           |           |
|---------|-----------|-----------|-----------|
| 1226998 | Edwards   | Zenas     | Christian |
| 33285   | Farringer | Charles   | William   |
| 233946  | Foley     | Valerie   | L.        |
| 1224302 | Fratturo  | Dante     | Hayden    |
| 1247895 | Gaylord   | Bryce     | Edward    |
| 1331735 | Geatches  | Nicholas  | George    |
| 1163389 | Giery     | Carol     | Lynne     |
| 1319507 | Gregg     | Andrew    | Harris    |
| 65271   | Hancock   | Ian       | Matthew   |
| 309677  | Harbaugh  | Kristen   | Dyan      |
| 390073  | Harden    | Gregory   | Allen     |
| 145305  | Hedrick   | Connie    | King      |
| 1365222 | Herbert   | Mackenzie | Lynn      |
| 1126161 | Humble    | Steven    | Edward    |
| 1321705 | Hydock    | Jonathan  | Hunter    |
| 107386  | Jacoby    | Daniel    |           |
| 900002  | Jourdan   | Kristin   | Nicole    |
| 1233142 | Kaspar    | Susan     | K.        |
| 1325613 | Kitchen   | David     | Richard   |
| 1229867 | Lakin     | Lisa      | Jeanette  |
| 279761  | Lamberg   | John      | Michael   |
| 1313608 | Leedy     | Jill      | Elizabeth |
| 363435  | Leon      | Adrian    | Leon      |
| 1312127 | Long      | Matthew   | Aaron     |
| 938145  | Lopez     | Patricia  | Kyonghi   |
| 135115  | Love      | Jeffrey   | Douglas   |

|         |            |         |           |     |
|---------|------------|---------|-----------|-----|
| 216070  | Luger      | Randy   | Joseph    |     |
| 192861  | Martin     | Bradley | Joseph    |     |
| 1313523 | Mati       | Arianit |           |     |
| 787096  | Matters    | David   | Scott     |     |
| 879973  | McGee      | Jamie   | Renee     |     |
| 1280610 | McGowan    | Jill    | Lindsey   |     |
| 275065  | Moore      | Mark    | Franklin  |     |
| 27912   | Morrison   | Jason   | Jermaine  |     |
| 1239391 | Motte      | Evan    |           |     |
| 321124  | Peri       | Michael |           |     |
| 880729  | Peters     | Matthew | R.        | Sr. |
| 166131  | Powell     | Mark    | Edward    |     |
| 393382  | Rakoczi    | Geza    | Ferenc    |     |
| 1228415 | Richards   | Aaron   | Michael   |     |
| 283994  | Riggin     | Richard | Christian |     |
| 1228927 | Rodriguez  | Jose    | Luis      |     |
| 22475   | Romack     | Joseph  | Gilbert   |     |
| 282305  | Scarlett   | Mark    | Anthony   |     |
| 1081741 | Schauffler | Shan    | Robert    |     |
| 1345307 | SeDoris    | Emily   | Louise    |     |
| 218880  | Shamoon    | Sharbel |           |     |
| 1353250 | Shaw       | Michele | Eileen    |     |
| 1285452 | Shields    | Karen   | M.        |     |
| 1223458 | Smith      | Anthony | Lee       |     |
| 389830  | Snyder     | Michael | Stephen   |     |
| 1365228 | Solar      | Cody    | Alexander |     |

|         |              |           |          |
|---------|--------------|-----------|----------|
| 273030  | Spencer      | Dale      | J.       |
| 999737  | Tackett      | Jerry     | Michael  |
| 1325567 | Tesch        | Amy       | Kristin  |
| 66005   | Torrence     | James     |          |
| 956886  | Wheatley     | Derrick   | George   |
| 397218  | Wilson       | Najuma    | Neddian  |
| 1296114 | Wix-Aguilera | Anthony   | Bearclaw |
| 283444  | Yates        | Nathan    | Clay     |
| 221435  | Zinn         | Catherine | Nicole   |

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

  
Thomas Fite, Director

**Delegated Authority**  
Monday, June 01, 2015

**Mortgage Loan Originator Applications**

The following fifty 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 |
|---------|---------------|------------|-------------|--------|
| 1032607 | Anger         | David      | Ernest      |        |
| 1308108 | Armstrong     | Maria      | Elena       |        |
| 38785   | Beightol      | Neale      | LeVoy       | Jr.    |
| 1332739 | Berry-McKee   | Bethany    | April       |        |
| 49614   | Blackmon      | Charles    | Perry       |        |
| 38801   | Bucher        | Vincent    | Gerard      |        |
| 28605   | Burns         | Candice    | Maureen     |        |
| 36801   | Capps         | Julyeta    | Ochoa       |        |
| 621122  | Collins-Kelly | Mildred    | Renee       |        |
| 1033788 | Crummack      | Tori       | Renee       |        |
| 391468  | Davis         | Brooke     | Marie       |        |
| 88685   | Durand        | Scott      | Robert      |        |
| 50483   | Eve           | Ronald     | W.          |        |
| 249490  | Faltas        | Ezzat      | Fakher      | Jr.    |
| 835650  | Geotz         | Karen      | Kay         |        |
| 18146   | Giebeig       | Ian        | John        |        |
| 228698  | Hamilton      | Jeffrey    | Alan        |        |
| 892291  | Hinson        | Gregory    | Ray         |        |
| 297359  | Hoy           | Timothy    | Michael     |        |
| 185318  | Imars         | Wayne      | Joseph      | Jr.    |
| 22813   | Imsland       | Erin       | Ann         |        |

|         |              |         |          |     |
|---------|--------------|---------|----------|-----|
| 360123  | Lambert      | Gary    | Wayne    |     |
| 817353  | LaValle      | Anthony | Steven   |     |
| 745172  | Lessard      | Jackie  | Isabel   |     |
| 1316411 | Maldonado    | Abraham | Andres   |     |
| 269787  | McCracken    | Sean    | Stephen  |     |
| 1333688 | McMullin     | Stephen | Gierak   |     |
| 1308134 | Naylor       | David   | Earl     |     |
| 41434   | O'Brien      | Jason   | Eugene   |     |
| 34710   | Ortiz        | Carissa | B.       |     |
| 1193824 | Petrus       | Lidija  |          |     |
| 885693  | Pisani       | John P. |          |     |
| 1267124 | Rivera       | Orlando |          |     |
| 22474   | Robertson    | Aaron   | Keith    |     |
| 1168349 | Rodriguez    | Robert  | John     | III |
| 225675  | Ruiz-Wagner  | Millie  |          |     |
| 1342200 | Sabatino     | Jacob   | Michael  |     |
| 1219586 | Sanchez      | Leonard | Fuentes  |     |
| 1132356 | Scratchfield | Mark    | Matthew  |     |
| 1207826 | Stumpf       | Kevin   | Andrew   |     |
| 1058328 | Tate         | Sean    | Robert   |     |
| 1029727 | Tran         | Kevin   | Khoa     |     |
| 1281482 | Vail         | Jared   | Taylor   |     |
| 1308091 | Vergara      | Arthur  |          |     |
| 1308070 | Weatherspoon | Cherise | Jermayne |     |
| 1312185 | Whisman      | Matthew | Rupe     |     |
| 1339165 | Winkler      | Mindy   | Lynne    |     |

|         |        |        |         |
|---------|--------|--------|---------|
| 162505  | Yang   | Neng   | Chris   |
| 1331753 | Yoder  | Andrew | Richard |
| 907406  | Zamani | Farzad |         |

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

  
Thomas Fite, Director

**Delegated Authority**

Friday, June 05, 2015

**Mortgage Loan Originator Applications**

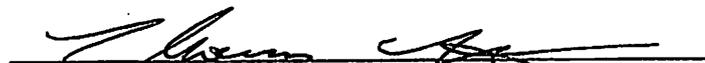
The following sixty-five mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief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

| NMLS #  | Last Name | First Name  | Middle Name | Suffix |
|---------|-----------|-------------|-------------|--------|
| 1288663 | Akel      | Jennifer    | Angel       |        |
| 1219021 | Bazemore  | Charmaine   | E.          |        |
| 1325596 | Bianco    | Lauren      | Nicole      |        |
| 180766  | Birk      | Michael     | A.          |        |
| 1314437 | Blythe    | Carolyn     | Ruth        |        |
| 409082  | Boucher   | Eric        | A.          |        |
| 1089775 | Bowser    | Sarah       | Ann         |        |
| 196602  | Brooks    | Scott       | Alan        |        |
| 1345277 | Cadle     | Sharon      |             |        |
| 1339687 | Canoy     | Jeffrey     | Ciriaco     |        |
| 500132  | Carlton   | Randy       | Barton      | Mr.    |
| 415039  | Carter    | Courtney    | Jo          |        |
| 487830  | Chase     | Jack        | Ray         |        |
| 1312149 | Cordon    | Christian   | Gabriel     |        |
| 1321884 | Corey     | Cynthia     | Ann         |        |
| 1107497 | Darin     | Christopher | Peter       |        |
| 1325783 | Davis     | John        | Alfred      | Jr.    |
| 262013  | Dishman   | Shane       | Brandon     |        |
| 1321872 | Donoghue  | Stephany    | Lazar       |        |
| 1355234 | Elbin     | John        | William     |        |
| 1012479 | Elrod     | Kenneth     | Ryan        |        |

|         |             |          |            |     |
|---------|-------------|----------|------------|-----|
| 20165   | Grimes      | Michael  | E.         |     |
| 201003  | Hale        | Jon      | L.         |     |
| 1171129 | Henderson   | Brannon  | Joel       |     |
| 1321881 | Henry       | Nicholas | Michael    |     |
| 1342205 | Hourguettes | Patrick  | Earl       |     |
| 547670  | Huffman     | Roberta  | Jean       |     |
| 1351314 | Humphries   | Paul     | Douglas    |     |
| 304141  | Issa        | Farah    | W.         |     |
| 1065982 | Jones       | Andrew   | Berton     |     |
| 1115829 | Kane        | Tyler    |            |     |
| 966679  | Kobty       | Showki   | Aziz       |     |
| 488187  | LaRocca     | Joshua   | Paul       |     |
| 1339414 | Lente       | Justin   | Arthur     |     |
| 480514  | Lowman      | Jedediah | Kenneth    |     |
| 1097713 | Marloe      | Jonathan | Scott      |     |
| 389608  | Mason       | Michael  | Livingston | Jr. |
| 1284054 | McCord      | Justin   |            |     |
| 143389  | Meliker     | Jeffrey  | Marc       |     |
| 1328643 | Mesa        | Karlie   | Michelle   |     |
| 1333694 | Miftaraj    | Nicholas | Rait       |     |
| 820917  | Milender    | Matthew  | Charles    |     |
| 761273  | Miller      | Albert   |            | III |
| 141665  | Murray      | Robert   | Hartwell   |     |
| 234831  | Nese        | Frank    | James      | Jr. |
| 829103  | Outten      | Nicholas | James      |     |
| 669869  | Patel       | Jennifer | Julie      |     |

|         |             |         |         |     |
|---------|-------------|---------|---------|-----|
| 322923  | Pavey       | Natalie | Michele |     |
| 226704  | Penley      | Thomas  | Craig   | Jr. |
| 384598  | Phayne      | Marc    | Anthony |     |
| 1348175 | Price-Perry | Aspen   |         |     |
| 1312403 | Rasmussen   | John    | David   |     |
| 1312169 | Rivera      | Heather | Nicole  |     |
| 1296068 | Rozenbaum   | Eric    | Richard |     |
| 395582  | Shears      | David   | Lamar   |     |
| 1012529 | Sorbel      | Tiffany | Lee     |     |
| 198012  | Summerer    | Adam    | Allen   | II  |
| 108383  | Swan        | Eric    | M.      |     |
| 1321877 | Swanson     | Evan    | Michael |     |
| 112099  | Teal        | John    | Wilson  |     |
| 232575  | Thomas      | Sue     | Marie   |     |
| 1332192 | Trbovich    | David   | Harris  |     |
| 1054280 | Ventura     | James   | Thomas  |     |
| 938176  | Watkins     | Sheila  | A.      |     |
| 1366897 | Wibbenmeyer | Adam    | Gerard  |     |

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Thomas Fite, Director