

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
April 11, 2019

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; Michael Fracassa, Deputy Director, Administration Division; Christopher Dietz, Deputy Director, Depository Division and Co-Deputy Director of Consumer Credit (Interim); Lyndsay Miller, General Counsel, Co-Deputy Director of Consumer Credit (Interim) and Secretary; Nicole Buskill, General Counsel; Troy Pogue, Supervisor, Administration Division and Sharmaine Stewart, Administrative Assistant.

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

- A. Discussion of strategy with respect to initiation of litigation and pending litigation, authorized under Ind. Code § 5-14-1.5-6.1(b)(2)(B).

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

- A. Benjamin Bochnowski was introduced as the new Board Member.
- B. Oath of Office was taken by Mr. Bochnowski.
- C. Members Present: Richard J. Rice, Chairman; Thomas Fite, Director; Mark Schroeder, Vice Chairman; Donald E. Goetz; Jean Wojtowicz and Benjamin Bochnowski.
- D. Date of next meeting: May 9, 2019 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- E. Chairman Rice entertained a motion to approve the minutes of the February 18, 2019 meeting.

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

F. DIRECTOR'S COMMENTS AND ACTIONS:

1. Financial Update

Deputy Director Fracassa handed out financial statements reflecting the actual results, for the first 3 quarters of FY 19 and the projections through the end of the year. This also included comparisons to previous 5 fiscal years, an income statement and charts showing the trend lines of revenue, expense and the fund balance.

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Overall, FY 19 revenues are expected to be at \$8,002,381, while expenses are projected at \$8,909,080. This will be a deficit of \$906,699 which is a \$337,233 larger deficit than what was originally projected. With this deficit the new projected fund balance will be \$6,059,740 which still more than meets the goal of having 6 months of expenses in the fund balance (\$4,454,540 in FY 19).

Expenses:

Expense projections are very close to what was originally projected before the start of the fiscal year. The total expense projection of \$8,909,080 is only \$3,213 different from the original projection of \$8,905,867. Major expenses are as follows:

- Point 1 expenses- Salaries and Fringe Benefits, which make up 78% of expenses, are currently projected to end the year at **\$6,980,393**. As compared to FYE 18 this is an increase of \$1,011,096. This increase comes from the increase in staffing level that averaged 64 employees vs. 59 in FY 2018, and salary increases given in February 2018 impacting the entire fiscal year.
- Point 3 expenses are projected at **\$491,995** which is an increase of \$28,838 staying similar to FYE 18 expenses. This makes up 6% of all expenses.
- Point 9 expenses are projected at **\$1,157,794** which is \$160,535 more than FYE 2018. The increase comes from additional travel expenses and increased leasing rates. \$635,000 (7%) of this is from travel and \$462,000 (6%) of this is from building leases.

Revenue:

Revenue Projections are expected to be \$334,120 lower than what was projected at the start of the year, ending the year at **\$8,002,381**. This is still an increase of \$1,799,514 over FYE 18, mainly due to the 25% fee holiday that was in place in FYE 2018. The main reason why the revenue is lower than projected is that Consumer Credit License and renewal fees came in a \$298,083 lower than originally projected. Here is the percentage breakdown for each revenue source:

Revenue Type	FYE 2019	%
Bank Assessments	\$4,538,215.00	56.71%
Credit Union Assessments	\$1,150,313.00	14.37%
Depository Applications	\$85,110.00	1.06%
CC License	\$187,150.00	2.34%
CC Renewal	\$1,333,150.00	16.66%
CC Volume	\$702,667.55	8.78%
Other	\$5,776.00	0.07%

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Total	\$8,002,381	

The revenues align particularly well with expenses as division expenses for FY 19 are broken down the following way (with all other spending allocated): Bank division 58%, Credit Union 15% and Consumer Credit 27%.

The directive from the members over the last two fiscal years has been to lower the fund balance to 50% of expenses and this is well on its way to completed. The fee holiday in FY 2018 and the increase in personnel costs both by hiring new employees and increasing current employee salaries, has lowered the fund balance from \$8.44 million to \$6.05 million. With this in mind there is still room to decrease the fund balance over the next 3-4 years, but the amount decreased needs to be lowered in order to keep the fund balance at 6 months of expenses. In the May or June meeting we will come back to you with a proposal that will increase fees for greater revenue, while still increasing expenses, as well to cover additional hires that are needed to keep up with the output needed across all divisions.

As it now stands I am projecting the following revenues and expenses over the next 4 fiscal years:

FYE	FYE 2020	FYE 2021	FYE 2022	FYE 2023
Revenue	\$9,086,002.00	\$ 9,631,162.12	\$10,112,720.23	\$10,618,356.24
Expenses	\$9,600,000.00	\$ 9,888,000.00	\$10,283,520.00	\$10,694,860.80
Fund Balance	\$5,545,742.00	\$ 5,288,904.12	\$ 5,188,104.35	\$ 5,041,599.78

This will mean gradually increasing fees starting in FY 2020 in order to keep revenue on pace to break even by FY 2023 when the fund balance is reduced to just over 5 million. Overall, DFI is continuing in great financial health, and a careful monitoring of revenues and expenses will continue DFI on this path.

This item was for informational purposes only and no action was required by the Members.

2. Legislative Update

Counsel Miller provided a legislative update, discussing this year's DFI Omnibus Bill, HB 1447, as well as other legislation of interest in which the agency was involved and/or monitoring throughout the session.

3. Webb Ford, Inc. Update

Counsel Miller provided an update, in that all briefs have been submitted to the Indiana

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Court of Appeals, and that we are awaiting the Court to set the matter for oral argument, which was requested by counsel for the Department. While an oral argument on the matter is discretionary, we believe that the Court will be inclined to permit it.

4. Director Fite advised the Members of actions taken pursuant to Delegated Authority since the last Member 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. Ms. Wojtowicz moved for adjournment, Vice Chairman Schroeder seconded the motion, and it passed unanimously.

APPROVED:


Richard J. Rice, Chairman

ATTEST:


Lyndsay H. Miller, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY
FEBRUARY 20, 2019**

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

The bank has applied to the Department for approval to relocate a branch office from 311 West Sycamore Street, Milford, Kosciusko County, Indiana to 206 South Higbee Road, Milford, Kosciusko County, Indiana. The application was received on February 15, 2019. The branch is to be known as the Milford Branch. The bank will continue to have 50 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. FORUM CREDIT UNION, FISHERS, HAMILTON COUNTY, INDIANA

The credit union is requesting an extension of time for the opening of its branch to be located at 759 East State Road 32, Westfield, Hamilton County, Indiana. The branch application was approved under delegated authority on February 5, 2018 with a projected opening date of February 19, 2019. The projected opening date was delayed due to developer of the building still needing to do: water/sewer hook-up; back flow installation; and sprinkler system required by Fire Marshall. **APPROVAL TO GRANT THE CREDIT UNION'S REQUEST FOR AN EXTENSION UNTIL MAY 15, 2019 IS RECOMMENDED. - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. HOOSIER HILLS CREDIT UNION, BEDFORD, LAWRENCE COUNTY, INDIANA

The credit union has filed for approval of a proposed Amendment of 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 persons who reside or are employed within the following communities into the field of membership of the credit union:

Breckinridge County, Kentucky (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

Daviess County, Kentucky (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

Hancock County, Kentucky (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

Henderson County, Kentucky (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

Meade County, Kentucky (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MARCH 27, 2019**

1. FINANCIAL CENTER FIRST CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

The credit union has filed for approval of a proposed Amendment of 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 persons who reside or are employed within the following communities into the field of membership of the credit union:

Howard County, Indiana (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

Tipton County, Indiana (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

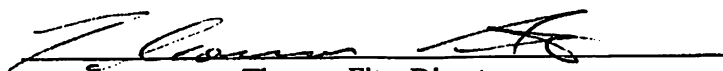
DIRECTOR APPROVED TF

DELEGATED AUTHORITY
Thursday, February 28, 2019

MORTGAGE LENDING LICENSE APPLICATION

Advisors Mortgage Group, L.L.C. applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant has never held a license with the Department. The applicant is based in Ocean, New Jersey. The applicant is licensed in twenty-nine states. The applicant will be originating first lien and subordinate lien mortgage loans. 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 IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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

A handwritten signature in black ink, appearing to read "Thomas Fite", is written over a solid horizontal line.

Thomas Fite, Director

DELEGATED AUTHORITY
Thursday, February 28, 2019

MORTGAGE LENDING LICENSE APPLICATION

GMH Mortgage Services LLC dba BestRateUSA applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant held a Mortgage Lending license (24120) with the Department from June 24, 2014 until January 1, 2018. The applicant surrendered the license because they stopped engaging in Indiana consumer mortgage lending in 2017. The applicant decided this year to resume Indiana consumer mortgage lending business activities. The applicant is based in Conshohocken, Pennsylvania. The applicant is licensed in twenty-four states. The applicant will be originating first lien mortgage loans. 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 IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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



Thomas Fite, Director

**DELEGATED AUTHORITY
Thursday, February 28, 2019**

MORTGAGE LENDING LICENSE APPLICATION

Strong Home Mortgage, LLC applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant has never held a license with the Department. The applicant is based in Roseville, California. The applicant is licensed in thirty-seven states. The applicant will be originating first lien and subordinate lien mortgage loans. 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 IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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




Thomas Fite, Director

DELEGATED AUTHORITY
Wednesday, March 6, 2019

MONEY TRANSMITTER LICENSE APPLICATION

Associated Foreign Exchange, Inc. dba AFEX applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed with the Department. The applicant is based in Woodland Hills, California. They are currently licensed in thirty-eight states. The applicant offers business purpose money transmission, but is expanding their operations to conduct consumer purpose money transmissions. 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. (LHM)

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



Thomas Fite, Director


41298

DELEGATED AUTHORITY
Thursday, March 07, 2019

NON-DWELLING SECURED LOAN LICENSE APPLICATION

AmeriCredit Financial Services, Inc. (dba GM Financial; GMC Financial; Buick Financial; Buick-GMC Financial; Cadillac Financial; Chevrolet Financial) applied for a consumer loan license. The applicant has been registered as a non-lender with the Department since January 26, 1996. They currently purchase retail installment contracts and leases from Indiana car dealerships. The applicant is expanding its business activities to include origination of automobile loans for its current lease customers. The applicant is based in Fort Worth, Texas. The applicant is currently licensed 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 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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



Thomas Fite, Director

DELEGATED AUTHORITY
Thursday, March 07, 2019

MONEY TRANSMITTER LICENSE APPLICATION

Circle Internet Financial, Inc. applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed with the Department. Since the Money Transmission license is issued only for consumer purpose fiat money transmissions, the applicant agreed to place a statement on its website to alert consumers that the license does not cover virtual currency transmissions. The applicant is based in Boston, Massachusetts. They are currently licensed in thirty-eight states. The applicant will offer consumer to consumer fiat money transmission and virtual currency transmissions. 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. (LHM)

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



Thomas Fite, Director

**DELEGATED AUTHORITY
Thursday, March 21, 2019**

MORTGAGE LENDING LICENSE APPLICATION

American Pacific Mortgage Corporation d/b/a American Pacific Mortgage applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant has not held a license with the Department. The applicant is based in Roseville, California. The applicant is licensed in thirty-one states. The applicant will be originating first lien and subordinate lien mortgage loans. 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 IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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

A handwritten signature in black ink, appearing to read 'Thomas Fite', is written over a horizontal line.

Thomas Fite, Director

Delegated Authority
Friday, February 08, 2019

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following thirty-nine mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and 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
502238	Bloom	Richard	Joseph	
1585700	Burdick	Frances	Marie	
1499355	Capehart	Richard	Matthew	
1785066	Clark	Joshua	Alan	
360054	Cordoba	Juan	Miguel	
1238264	Dean	Joshua	David	
1392457	Devens	Timothy	Joseph	
273657	DiNardo	Edmund	Campion	
4415	Favieri	James	Joseph	
1820674	Good	Benjamin	Michael	
1517705	Grimbilas	Hayden	Ross	
694296	Haas	Brian	J	
19651	Hassler	Jonathan	Edward	
1823852	Heinssen	Michael	Koss	
1056645	Hurt	Eric	Daniel	
182259	Jessip	Scott	Brennan	
1668797	Jones	Kashaundra	Geniece	
444993	Jurkovic	Michael	F.	Jr
353989	Kaminski	Jennifer	Elizabeth	
1815870	Lai	Sarah		
33530	Marshina	William	Michael	
22213	McDonald	Paul	Robert	
1729013	Mercer-Reid	Al	Raheem	
1823820	Miller	Alexander	Richard	
1805402	Muceus	John	Adam	
829395	Munson	Peter	Lawrence	
1795391	Pellitier	Sonya	M	
84105	Perez	Glenn	Robert	
739536	Reynolds	Alex	P	
1542039	Robertson	Alison	Rose	
957201	Robinson	Elizabeth	Karen	
1823848	Sakhi	Sarah	Obidullah	
888844	Santos	Victor	Dalmacio	
1823845	Shitama	Kellan	Mills	

203902	Thompson	Conrad	Channing
356808	Valladares	Miriam	Jackeline
151279	Vogt	Craig	
1436119	Wilkinson	Alexander	Johnathan
1301376	Worton	Matthew	Ryan

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

A handwritten signature in black ink, appearing to read 'Thomas Fite', is written over a horizontal line.

Thomas Fite, Director

Delegated Authority
Thursday, February 14, 2019

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following forty-eight mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and 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
563154	Andrulonis	Troy		
1807339	Baker	David	Michael	
1047989	Barlow	Joshua	David	
1822678	Bartels	Samantha	Jean	
693311	Caldwell	Frazier	L	Jr
1178666	Carter	Steven	Wayne	
175685	Clay	Brent	Scot	
1516284	Coffman	Scott	Christopher	
1805433	Cole	Katie	Marie	
1807279	Coleman	Richard	Gordon	
119281	Crooks	Kevin	Reynolds	Jr
1692270	Derosa	Jared	Palmer	
1822200	Driscoll	Johnathan	Edward	
1827983	Freeman	Chelsea	Diana	
913414	Friedman	Ilan		
1336674	Gay	James	Steven	
1789005	Gieseler	Grant	Wallace	
1504198	Gregory	George	Edwards	III
1819241	Grider	Kathy	Jetter	
1820564	Gudat	Erica	Lynn	
32611	Hammer	Mark	William	
1206751	Hill	Jeremy	Scott	
278646	Hoard	Sharone	Loraine	
1406048	Hoft	Connor	James	
1552146	Jesgarz	Joseph	Frederick	
885669	Kistler	Philip	John	
24570	Laffey	William	Joseph	
169220	Lugas	Matthew	Stephen	
1636151	Martin	Dylan	Christopher	
1614797	Mathewos	Nebil		
55952	McCandless	Katina	L.	
1792686	McClure	Wilson	Henry	
333775	McStravick	Shaun	Michael	
1774986	Pappas	Brittany	M	

1365226	Potochney	Joseph	Michael	
1444674	Purcell	Joseph	Louis Gino	
1823835	Quinter	Elias	Donald	
1501662	Rainey	Pierce	Robert	
1810971	Saxen	Daniel	Ryan	
1177551	Shammas	Alin	Toma	
1825699	Shelby	Dalbert		
1647620	Siebert Cornwell	Michelle	Deanna	
1813348	Smith	Scott	Carol	
1823834	Somerville	Sean	Christopher	
1805430	Ware	James	Edgar	III
631944	Weber	Jason	Milan	
328992	Weber	Matthew	Curtis	
814078	Zeltner	Patricia	Anne	

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



Thomas Fite, Director

Delegated Authority
Monday, March 04, 2019

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following seventy mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and 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
1771892	Amey	Victor	Carnell	Jr
1818089	Bishop	Theodore	J.	
1787393	Bogenschutz	Aaron	Michael	
1832282	Boyer	Byron	Dow	
1767256	Bradley	Krisanne	Lynne	
1751954	Brock	Ryan	Michael	
1825398	Callahan	Jack		
274654	Chi	Ian	En	
1795103	Clay	Yvette	Louise	
1597190	Daza	Hector	Teofilo	
1600091	DeFranco	Brian	Christopher	
956277	De-soza	Ashley	Tinei	
349994	Domines	Kirk	Emil	
997262	Douglas	Cindy	Nicole	
1754974	Du	Steven	Phan	
239298	Dugan	Michael	Francis	
1642727	Dutenhoefer	Martha	S	
337920	Finley	David	Joseph	
262568	Gardner	Jason	Matthew	
227036	Glover	Richard		
218219	Grote	Sean	Robert	
1746678	Hilditch	Scott	Emerson	
1832238	Hillier	Lynsey	Rae	
496501	Horne	James	Edward	
864010	Hudson	Kristen	Nicole	
1023610	Iocca	Anthony	Adam	
1819223	Jefferson	Sylvester	Fa'atafa	
1795050	Johnson	Kenneth	Ray	Jr.
1830303	Jones	Michael	David	
254253	Khwaja	Tariq	S	
1613884	Krone	Brian	Stephen	
529658	Le	Joseph	John	
1705347	Legotte	Thomas	Joseph	Jr.
1808333	Levy	Aaron	Magill	

1159978	Mack	Thomas	Warren	Jr
1815789	Mammino	Andre	Christopher	
694434	Martinez	Michael	Anthony	
1533823	McDonald	Daniel	Isaac	
1476503	Meyers	Joseph	Theodore	
1825562	Mies	Jennifer	Marie	
1819468	Minion	Courtney	East	Jr
374483	Munoz	Robert	Carroll	
954554	Navarro	Amanda	Rochelle	
1614200	Niese	Kody	Anthony	
1317421	O'Brien	Angela	Jay	
1814810	O'Donnell	Tyler	James	
1827883	Pastre	John		
315109	Patel	Raj		
1546564	Pierce	James	Edwin	Jr
195455	Prentice	Craig	Charles	
1771127	Price	Addison	Eugene	
1795246	Pruitt	Tommy	Allen	JR
230357	Pysz	Evelyn		
1832159	Ramos	Joseph	Dennis	
438576	Rick	Diane	R	
1826073	Sasi	Humana	Galusina	
1832233	Schuttler	Thomas	Adam	
1103112	Smith	Paul	Thomas	
1415008	Spalding	Mindy		
1827546	Stiers	Danielle	Lee	
1711449	Taylor	Kathleen	Marie	
1675352	Tierno	John	Thomas	
953559	Trabulsi	Khaled		
972625	Turner	Kent	Lawrence	
1378007	Vasquez	Joshua	Scott	
1745197	Velasquez	Maria	Patricia	
1121324	Ward	Pamela	Sue	
1449405	Wax	Lindsey	Cristin	
68758	Willson	Jeffrey	Harold	
375217	Wiseman	Mark	Brian	

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


 Thomas Fite, Director

Delegated Authority
Friday, March 08, 2019

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following fifty-one mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and 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
648866	Adams	Kyle	Brandon	
1827811	Adams-Kemper	Jamie	Lynn	
801113	Allen	Daniel	Brent	
1660773	Barnes	Torrey	Leroy	
139099	Bazan	Joyce	A.	
1752469	Bond	Melinda	Shea	
1761835	Calapas	Pauline	Andrea	
1400729	Campbell	Kyle	Nathan	
224352	Cotter	Ryan		
1623970	Datzeva	Monika	Vaskova	
1494530	Eung	Chan	Leakana	
1830312	Ezealaji	Uchenna	John	
1823842	Faleti	Adekunle	Olusola	
1773245	Fritz	David	John	Jr.
1831898	Furuya	Nozomi		
1818831	Gallagher	Michael	James	
904027	Goldman	Jon	A	
930144	Gomez	Oscar		
1617033	Grant	Justina		
1678112	Greene	Nicole	Marie	
1652772	Ketner	Justin	Kyle	
823867	Khokhar	Hassan	Rasool	
1534402	Killie	Heather	Leigh	
496891	Lee	Michael		
114663	Long	Lisa	J	
312094	Lowe	Tracy	Marie	
1831907	Mata	Christopher	Anthony	
197440	McCarty	Adam	Kyle	
1831901	McDonald	Cameron	James	
1828763	Medlin	Dustin	Ray	
17278	Miller	Michael	Wayne	
418823	Mooshian	Richard	Michael	
1298472	Opperman	Allen	Gene	
1510860	Pacheco	Vincent	Gilbert	Jr

427376	Ratz	Loryn	
1795938	Rebolledo	Joseph	Alexander
1293224	Riddlebarger	Lindsey	Lena
1795927	Rosales	Christopher	Adam
1450982	Shay	Jacqueline	Anne
1831905	Smith	Shanika	Janaye
1788034	Spencer	Robert	Alan
1831903	Stepanenko	Danny	Alexander Eugene
1829203	Strawn	Jordan	Tyler
363112	Treska	Sharon	Anne
1683310	Vo	Sara	Hoai huong
321320	Wallach	Julienne	Elizabeth
1828991	Ward	Zachary	George
1287190	Williams	Derek	Charles
1830576	Wilson	Casey	Sean
1241578	Wilson	Michael	Anthony
1831902	Young	Nicholas	William

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



Thomas Fite, Director

Delegated Authority
Thursday, March 14, 2019

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following forty-five mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and 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
251674	Aavang	Eugene	Michael	
1446084	Arutyunov	Allan	John	
1707452	Awad	Timothy	Sabri	
1023877	Ayres	Andrew	Michael	
1358532	Barton	Randall	Edward	
1294327	Beckham	Mantell	Shizuo	
209708	Black	David	William	
1531044	Bragg	Kelvin	Ferdinand	Jr
1438759	Briones	Michael	Rudy	II
203848	Clark	Michael	Anthony	Sr
884603	Cole	Lymar	Benjamin	
283645	Corbett	Christopher	Casey	
1509513	Dailey	Johnathan	Nicholas	
31039	Dennis	Paul	Raymond	
1812753	Emswiler	Zachary	Michael	
573461	Farrell	Joel		
1837632	Fol	Carine	Joann	
1471733	Fowler	Dominique	Shari Deanna	
1816758	Grein	Sarah	Kathryn	
1761506	Howard	Dakota	Lee	
1831375	Johnson	Shawna	Lynn	
173678	Kane	John	Francis	
1832521	Linnebur	Jeremy	Joseph	
1683414	Manrique	Ryan	Edward	
846140	Martinez	Christian	De Jesus	
1827757	McGough	Allison	Burkeholder	
1440506	Moussavian	Salomeh		
1123063	Muir	Jason	Myles	
1216569	Munoz	Jose	Jr	
918944	Oesch	Steven	Elliott	
88603	O'Rourke	Adam	James	
1768751	Ovakimyan	Elizabet		
1076909	Pjepi	Aurel		
79996	Ragland	Loren	F.	

1429572	Roe	Michael	Thomas	
1512473	Roldan	Armando	Ismael	
1693987	Savina	Alex	Robert	
1575590	Sherman	Scott	Anthony	
1224853	Slater	William	Patrick	
1587398	Spiker	Stephen	Max	Jr
32373	Stafford	Terrence	Joseph	
1830565	Strain	Pherrin	Marie	
1830564	Thomas	Amal		
1192067	Thomas	Carl	Bernard	Jr.
1228460	Wood	Makisha	Marina	

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Thomas Fite, Director