

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
October 8, 2020

The Members of the Department of Financial Institutions virtually met at 10:00 a.m., EDT. Present from the Department were Thomas C. Fite, Director; Troy Pogue, Chief Operations Officer; Christopher Dietz, Deputy Director, Depository Division; Lyndsay Miller, Deputy Director, Consumer Credit Division; Michael Fracassa, Deputy Director, Administration Division; Nicole Buskill, General Counsel and Secretary; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary, Depository Division; Brad Stone, IT Director; and Sharmaine Stewart, Administrative Assistant. Also present was Brett Ashton representing Kreig DeVault, Jeremy Hill representing Dentons Bingham, Greenebaum, Kevin Sparks representing Crane Credit Union and Steve Bennett representing Community State Bank.

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

- A. Discussion of records classified as confidential by state or federal statute, authorized under Ind. Code § 5-14-1.5-6.1(b)(7).

II. PUBLIC SESSION: 10:42 a.m.

Roll Call was taken at the start of the Public Session.

- A. Members Present: Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Thomas C. Fite, Director; Jean Wojtowicz, Donald E. Goetz and Benjamin Bochnowski
- B. Date of next meeting: November 12, 2020 @ 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 August 13, 2020 meeting.

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

Ms. Buskill called roll for a vote. Richard Rice, Mark Schroeder, Jean Wojtowicz, Ben Bochnowski, Don Goetz, and Tom Fite all voted yes. The minutes were approved 6-0.

D. BANK DIVISION:

Crane Credit Union, Odon, Daviess County, Indiana
Community State Bank of Southwestern Indiana, Poseyville, Posey County, Indiana

Minutes of Members' Meeting

October 8, 2020

Page 2

Mr. Kirk Schreiber, Senior Depository Analyst presented these two applications. Representing Crane Credit Union was Attorney from Krieg DeVault, LLP Brett Ashton and Crane Credit Union CEO Kevin Sparks. Representing Community State Bank of Southwestern Indiana was Jeremy Hill from Bingham Greenebaum and Community State Bank of Southwestern Indiana President and CEO Steve Bennett. Mr. Schreiber informed the Members that Crane Credit Union ("Crane") submitted an application and Board Resolution to purchase all of the assets of Community State Bank of Southwestern Indiana ("CSBSWIN") pursuant to IC 28-1-8-6. CSBSWIN also submitted an application and Board Resolution to sale all of the assets of the bank to Cranes pursuant IC 28-1-8.

The Purchase and Assumption Agreement between Crane, CSBSWIN, and Cynthiana Bancorporation, a Bank Holding Company for CSBSWIN sets the terms and conditions upon which Crane will purchase all the assets and assume significantly all the liabilities of CSBSWIN.

Crane will assume all deposit liabilities at closing. All deposit liabilities will be insured by the NCUA due to the Low Income Designation ("LID") of Crane. The Department is requiring that all depositors qualify for membership under Crane's approved Field of Membership. Additionally, Crane proposes to expand its Field of Membership to serve persons who reside or are employed within Spencer County in Indiana, Henderson County in Kentucky and Clark County in Illinois, as both CSBSWIN and Crane have member presence in these areas.

Additionally, Mr. Schreiber informed the Members that after the closing of the Purchase and Assumption transaction for Crane and the Sale of Assets by CSBSWIN, the shell charter of CSBSWIN will apply with the DFI to merge with and into Cynthiana Bancorporation after winding up the affairs of CSBSWIN. Also as a part of the application process the Department staff have had ongoing discussions with Crane and CSBSWIN's on regular intervals to discuss and identify any changes in the institutions risk profile due to the pandemic.

Mr. Schreiber concluded that it was the opinion of the staff that all of the statutory requirements of IC 28-1-8-6 have been satisfactorily met and it is recommend the Board Resolution and Application for the Purchase and Assumption of all assets of CSBSWIN by Crane be approved. It is also the opinion of the staff that the statutory requirements of IC 28-1-8-3 have been satisfactorily met and it is recommended that the sale of all of the assets of CSBSWIN to Crane be approved.

The approval of both applications are conditioned upon: 1. Written approval by the FDIC and the NCUA; 2. At no point during the transaction is there a lapse in deposit/share insurance for any depositor of the bank; 3. Bank customers affirmatively join Crane Credit Union membership within 180 days of the transaction closing date, assuming the bank customers qualify for membership under Crane Credit Union's granted Field of

Minutes of Members' Meeting

October 8, 2020

Page 3

Membership. If a bank customer does not qualify for Field of Membership or does not affirmatively join Crane Credit Union for any reason, those customer accounts must be closed within 180 days from the transaction closing date. Crane Credit Union shall provide a full report of this process to the Department within 30 days following the close of the 180 day period; 4. The Field of Membership expansion is contingent upon the approval of the Kentucky Department of Financial Institutions and Illinois Department of Financial and Professional Regulation; and, 5. After closing of the Purchase and Assumption and Sale of Assets, CSBSWIN must merge with and into Cynthiana Bancorporation.

After Mr. Schreiber's presentation, the Members had a short discussion about the transaction including excluded assets, and considerations of capital and risk. The staff addressed all of the Members questions.

A motion for approval of the application of Crane to purchase all the assets of CSBSWIN was made by Mr. Schroeder and seconded by Mr. Goetz. Ms. Buskill called roll for the vote. Richard Rice, Mark Schroeder, Jean Wojtowicz, Ben Bochnowski, Don Goetz, and Tom Fite all voted yes. The application was approved 6-0.

A motion for approval of the application of CSBSWIN to sale all the assets to Crane was made by Ms. Wojtowicz and seconded by Mr. Goetz. Ms. Buskill called roll for the vote. Richard Rice, Mark Schroeder, Jean Wojtowicz, Ben Bochnowski, Don Goetz, and Tom Fite all voted yes. The application was approved 6-0.

E. CONSUMER CREDIT DIVISION:

1. Emergency Rule – Adoption of Indiana Uniform Consumer Credit Code Dollar Amount changes and changes to Small Loan dollar provisions

Nicole Buskill presented the Department Emergency Rule to the Members stating the following in support: Certain dollar amounts in the Indiana Uniform Consumer Credit Code (UCCC) have historically been subject to change on July 1st of every even numbered year, based on changes in the Consumer Price Index. During the 2020 legislative session, SEA 395 delayed the changed from January 1 of each odd numbered year.

The DFI has rulemaking authority, including the ability to issue emergency rules. In this case, an emergency exists because the data required for the changes in the rule is generally not available early enough to use standard rule making procedures under IC 4-22-2; SEA 395 did not become law until July 1, 2020, and requires the Department to issue such a rule at least 60 days before January 1, which does not allow enough time to utilize the traditional rule making process; and the COVID-19 pandemic has resulted in a public health emergency in the State of Indiana. Therefore, under IC 24-4.5-6-107, the DFI declares that an emergency exists.

Minutes of Members' Meeting

October 8, 2020

Page 4

750 IAC 1-1-1 includes three different sections, but only two are being modified by the proposed rule change. The first modification is for small loan dollar amounts. Prior to the completion of the rulemaking, the maximum amount permitted by any one consumer to have in combined small loans was \$605; this index change will result in the maximum amount increasing to \$660.

The second changes is to High Cost Home Loans. The rule strikes a date reference but the dollar amount did change. There were no changes to the Bankruptcy Exemptions portion of the rule.

Ms. Buskill asked the Members if they had any questions and there were none. Chairman Rice called for a motion. Jean Wojtowicz made a motion and Don Goetz seconded the motion. Ms. Buskill called a roll call vote. Richard Rice, Mark Schroeder, Jean Wojtowicz, Ben Bochnowski, Don Goetz, and Tom Fite all voted yes. The Emergency Rule was approved 6-0.

F. DIRECTOR'S COMMENTS AND ACTIONS:

1. MOU between the DFI and Office of Administrative Law Proceedings

Nicole Buskill presented the Office of Administrative Law Proceedings to the Members stating the following in support: The Indiana General Assembly created a new Office of Administrative Law Proceedings which grants the new office jurisdiction over all state of Indiana administrative proceedings concerning agency administrative actions under the Administrative Orders and Procedures Act. This new office will house ALJs for the state. When the DFI has an administrative action, the petition for review, which initiates the proceedings, is filed with the OALP, the OALP will then appoint one of its ALJs to oversee the matter. The MOU governs the agreement between the OALP and the DFI. The DFI will pay the OALP \$9,053 for the year. Ms. Buskill asked the Members if they had any questions and there were none. Ms. Buskill then asked the Members to authorize and direct the Director to execute the MOU.

Chairman Rice called for a motion. Mark Schroeder made a motion and Jean Wojtowicz seconded the motion. Ms. Buskill called a roll call vote. Richard Rice, Mark Schroeder, Jean Wojtowicz, Ben Bochnowski, Don Goetz, and Tom Fite all voted yes. The MOU was approved 6-0.

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

3. Other Matters


OTHER BUSINESS:

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

APPROVED:


Richard J. Rice
Richard Rice, Chairman

ATTEST:

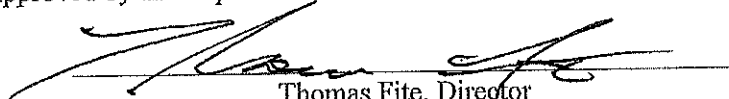

Nicole Buskill
Nicole Buskill, Secretary

DELEGATED AUTHORITY
July 14, 2020

MORTGAGE LENDING LICENSE APPLICATION

Accelerate Mortgage, LLC applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant previously applied for a mortgage lending license in February 2018, but the application was withdrawn in January 2019 because the applicant was unable to provide all items necessary to complete the application. The applicant is based in Newark, Delaware. The applicant is licensed in thirty-two 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
September 2, 2020

MORTGAGE LENDING LICENSE APPLICATION

Acre Mortgage & Financial, Inc. applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant previously held a mortgage lending license (11204) from July 16, 2009 through July 12, 2010. The applicant surrendered the license in 2010 because the applicant was no longer engaged in mortgage loan origination activity in Indiana. The applicant is seeking a license now to begin engaging in mortgage loan origination activities in Indiana. The applicant is based in Marlton, New Jersey. The applicant is licensed in twelve states and the District of Columbia. 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
July 14, 2020

MONEY TRANSMITTER LICENSE APPLICATION

Barri Money Services, LLC applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. The applicant is not currently licensed with the Department. The applicant is based in Houston, Texas. The applicant is currently licensed in thirty-seven states. The applicant will be engaging in consumer purpose fiat money transmission through authorized delegates. The applicant does not have any Indiana authorized delegates at this time. 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
July 10, 2020**

Mortgage Loan Originator Applications

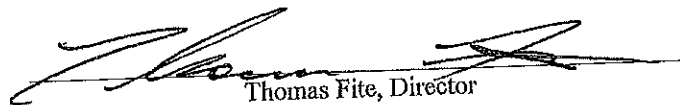
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one hundred eight mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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
1970749	Abrams	Adam	Ethan	
1550132	Alfaro	Nicholas	B	
1973621	Allison	Caitlin		
1600196	Al-Mazem	Alia		
1917837	Alshawabkah	Shahi	Khaled Ali	
1857438	Alva	Richard		
1915914	Amiri	Abraham	Mejia	
1961759	Arnold	Jamie	Rae	
1866997	Atchley	Nicole	Joy	
1711041	Avila Godina	Hector	D.	
1791810	Bayer	Jessica	Lynn	
1951865	Bernet	Christopher	John	
1992958	Bernier	George	Donald	II
1854439	Bochkarova	Maryna		
1852052	Boll	Erika	Patricia	
393182	Bose	Sean	Amit	
1987218	Bosley	Taylor	Ann	
1981527	Bozel	Christopher	Michael	
1522714	Bramble	Ryan	Keith	
1036112	Braun	Kevin	Lee	
287750	Broshear	Phillip	Charles	
1937622	Burkhart	Brian	Christopher	
1599621	Bynes	Bryana	Shanee	
1236936	Cano	Barbara		
1973145	Carpenter	Traci	Lynn	
1716576	Coggins	Kerrie	Leigh	
799377	Contreras	Joel		
1941042	Counterman	Tracy	Alan	
1863692	Cradic	Andrew	Logan	
1969000	DeCenzo	Daniel	Lawrence	
1935552	Dickerson	Niam		
1987221	Duffy	Austin	Charles	
1495206	Ellyson	Mary Ann		
192592	Friedman	Mark	Scott	

415306	Gallagher	Angela	F	
846890	Gallimore	Christopher	Michael	
1961103	Gannon	Anika	Rosemary	
1762856	Garrabrant	Craig		
1564526	Geddes	Andrew	Rodney	
1987224	Gibson	Derek	David	
1942853	Gifford	Jessica	Marie	
1648927	Gonzalez	Manuel	De Dios	
1729551	Gonzalez Villatoro	Maria	F	
1955550	Ha	Catherine	Boi Tran	
1988526	Hauser	Alexandra	Kay	
949055	Hedglin	Eric		
1910699	Hein	Jackson	Douglas	
1955630	Heredia	Dante	Heredian	
1507804	Herrera	Ericka	Vanessa	
1619857	Hinman	Quintin	Thomas	
1994570	Horner	Alexander		
1954453	Hudson	Carrie	Anna	
1979025	Huggins	Michael	Todd	
1926170	Hyde-Burton	Nathan	Ronald	
216923	Iverson	Gregory	Ted	
1956737	Jacinto	Nikkolae	Valmocina	
1942990	Jamilahdean	Mariam	Dalanda	
1969909	Jewell	Robert	John	
1909814	Jones	Chandler	Ryan	
995622	Jones	Alisha	Jasmin	
1063130	Julian	Eric		
398768	Keyes	Matthew	Axcil	
1962522	Keys	Jonathan	Grant	
1434394	Kinman	Gaylord	Don	
1987202	Kubik	Jacob	Christopher	
1948437	Lang	Jeffrey		Jr
1327624	Liberio	David	Anthony	
1916089	Love	Taylor	Nicole	
1976182	Lyn	Rachael	Catherine Anna	
197967	Maher	Dennis	Michael	Jr.
1667393	Marquis	Thomas	Andrew	
949177	Martinez	Carlos	Alberto	
1965043	Meredith	Elliott		III
1935664	Merkel	Alexander	John	
1448419	Meyer	Colleen	Virginia	
1077156	Moncada	Sergio	Alejandro	
842059	Nessler	April	R	
1945933	Nguyen	Christopher	James	

1930220	Noland	Alexander	Clay	
1975428	Oczkowski	Randy	Joseph	
1989179	Pickrell	Christopher		
1912692	Pinkerton	Bryce	Alexander	
1987877	Pope	Curtis	Lee	Jr.
1589410	Pyhel	Christopher	Robert	
1991486	Quigg	Brian	James	
1974873	Reiter	Daniel	James	
1904414	Richert	Nicole	Lane	
1987570	Saleem	Thabit	Yasir	
1676354	Sander	Devin	Scott	
1366466	Schmitt	Shaun	Patrick	
1552524	Schmitt	Michael	Frederick	
1957599	Shoulberg	David	Wood	
1990172	Showalter	Jordan	J	
1964151	Smith	Robin	Renee	
1951855	Smith	Romaine	Byron	
1983425	Summers	Dalton	James	
1871703	Surehan	Ryan	Thomas	
1693643	Swaner	Brian	John	
1884780	Taylor	Megan	Christine	
1987222	Uhrig	Austin	Mackenzie	
1955775	Urbanowich	Ryan	Charles	
1032784	Vallecillo	Luis	Gustavo	Jr
1927028	Vestal	Natalie	Lieselle	
1943078	Villa	Joseph		
1965053	Warker	Carlton	Andrew	
1845466	Wildgoose	Christopher	Curtis	
20787	Young	Jodona	Kay	
1965032	Yurich	Matthew	John	

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


Thomas Fite, Director

Delegated Authority
July 16, 2020

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 eighty-two 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
1900183	Allen	Christopher	Dwight	
218090	Bacza	Ronald	Walter	
1929707	Bennett	David	Alan	Jr
1998378	Bermudo	Kaissel Kaija	Esguerra	
1998370	Borchardt	Connor	Donald	
1851837	Bratkovich	Alyssa	M	
1893714	Brooks	Micahel	William	
626331	Brownell	Julia	Christina	
964352	Campolattara	Tobias	James	
1901163	Carr	Justin	Matthew	
1988023	Catanese	Anthony	John	
1934948	Coburn	William	Haywood	
79556	Crespin	Pedro	Michael	
1917337	Cunnington	Karin	Marie	
1617190	Delgado	Teagan	Mairie	
112014	Dezfoolyzadeh	Ryan	Reza	
1047453	Dicello	James	Michael	
994085	Dix	Nicole	Michelle	
1378534	Dunn	James	Mitchell	
1981190	Ellis	Alexia	Paige	
1975588	Espana	Maria	Del Carmen	
210104	Estevez	Chadd	Michael	
1477223	Ferguson	Jeremy	Christopher	
81767	Filipcik	Tomas		
1998368	Flores	John	Jesus	Jr
1901155	Gonzalez	Antonio	Lopez	
1989641	Graeber	Bruce	E	
137908	Graf	Ronald	J	
299926	Griswold	Jason	David	
514264	Hall	Kelley	A	
1794546	Halstead	Garret	James	
1940113	Henry	Taylor	Marie	
1983061	Holland	Rebecca	Young	
1409542	Hudson	Isaiah	Gerrod	

1978177	Iuteri	Aaron	Lawrence
1653509	Iwebema	Kenneth	Ogwugwa Obiajulu
1989256	Kelley	Alexis	Rae
312768	Kenna	Matthew	James
1079826	Kiley	Michael	Lee
140132	Klaburner	Stamatia	Alexandra
1964612	Lipinski	Taylor	Christine
1550940	L'Italien	Mark	Daniel
1912750	Martin	Xavier	DeShell
1806537	Martinez	Mark	Anthony
1998381	Mena	Erick	
1586117	Milano	Dennis	Ian
273466	Million	Brian	E
1965777	Mines	Benjamin	Joseph
1941373	Moctezuma	Nohemi	
1955876	Musick	Elexious	Edward
1971431	Nara	Mark	Anthony Jr.
205903	Naudin	Michael	Robert
1998358	Park	Rose	K.
1935604	Parker	Luke	Burns
1962737	Pevc	Paula	Jean
1401944	Phillips	Kyle	Hunter
1476191	Rasheed	Prince	Abdullah
842776	Raymer	Jason	Lee
1975380	Riggs	Sage	Robert
1957971	Sharp	Matthew	Lane
1998366	Silva	Sol	Jose
708314	Slane	Brittany	Nicole
1525200	Smith	Timothy	Ryan
214126	Snep	Ryan	Michael
1748112	Sosa	Jeff	Matthew
827011	Sparks	Timothy	Ryan
1147502	Stephens	Sairraj	Larr-Chelle
1951241	Stevens	Geoffrey	Tyler
1995675	Strickland	Nigel	Patrick
813616	Tarnowski	Alec	Martin
1900173	Tojuola	Ladele	Andrew
1828295	Tran	John	Vu
1660769	Tschappler	Nathan	
745225	Viken	Matthew	Kenneth
1993019	Visser	Timothy	John
1893728	Wagner	Colleen	
1991600	Walker	Christopher	Andrew
1121324	Ward	Pamela	Sue

1023117	Ward	Ryan	Michael	
1993016	Watson	David	Louis	
1905934	White	Kelvin	Titus	Jr.
1503012	Wright	Cortney	Nicole	

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



Thomas Fite, Director

Delegated Authority
July 23, 2020

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-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
1976212	Adams	Troy	Isaiah	
782406	Alderette	Demian		
1956251	Alien	Brandon	Scott	
1970826	Araiza	Christopher		
1844155	Borja	Jose	Pilar	
146872	Bradford	Brian		
1925696	Browning	Lance	Timothy	
1997925	Brucker	Connor	Michael	
1182738	Bryant	Stanley	Neil	
1965502	Buck	Christine	Alysse	
1997781	Camaligan	Therese	Canda	
1375775	Carter	John	Michael	
1810817	Chilton	Fred		
1902508	Craun	Daniel	Alen	
1605164	Crocker	Jacob	Hyla	
516560	Cruz	Jorje	Alejandro	
1972112	Cummings	Meagan	Marie	
1886629	Cummins	Kristel	Kay	
1855155	Delgado	Marin	Michael	
1988237	Eilers	Lisa	Marie	
1859588	Gaines	Andrea	Lynn	
930155	Garrison	Erin	G.	
1974383	Glover	Shawn	Lynette	
1963135	Greer	Cody	David	
1997640	Guzman Hernandez	Daisy		
1970849	Habetler	Devon	Corey	
1997592	Hall	Lauren	Taylor	
1951483	Halls	Jacob	Timothy Donald	
1963601	Harrison	Andrew	Gebauer	
1801984	Herrera	Vanessa		
2001212	Hildebrand	Jeffrey	Warren	
1986545	Hoyt	Crystal	Mae	
1774244	Huntsman	Kalin	James	
1997932	Johnson	Kenneth	Gerome	

1956220	Jones	Ashley	R	
1959134	Jones	Jonathan	Ryan	
1233393	King	Rebecca	Ann	
1979995	Langborg	Kimberly	Anne	
1956211	Logsdon	Jonathan	Derek	
1871738	Lumpkins	J'kori	Antonio	
1979898	Masino	Alexander	Dale	
1928547	McConnell	Corwin	Robert	
1958588	Medina	Edward	Joseph	
1280606	Moren	Darrick	Allen-Dale	
1992410	Moreno-Hernandez	Omar	Osvaldo	
1853441	Morgan	Michael	Alexander	
1771205	Newvine	Brenden	Lee	
1995670	Nti Nyamekye	Lisa	Asiedua	
1822333	O'Connor	Patricia		
1153614	O'Connor	Cami	Lee	
1992063	O'Donnell	Michael		
1159909	Parker	Karl	Philip	
1995663	Pelletier	Dylan	Andrew	
1420831	Pham	Kevin	Dang Quang	
315165	Quebbeman	Patrick	William	
915203	Quick	Fred	Lee	Jr
1678673	Rector	Donald	Ray	Jr.
1011856	Rinella	Anthony		
1603164	Rosas	Emilio	Rodolfo	
1971468	Salas	Suhalee		
1965904	Schawo	Kevin	Jesse	
1377220	Schwarz	Scott	William	
1761087	Siderakis	Gregorios	Evangelos	
1993026	Smiley	David	Allen	Jr.
1969556	Smith	Donald	Michael	
1970770	Soultanian	Alec	William	
1971384	Speigner	Erie	Vonn	Jr
1020137	Syakhasone	Melissa		
1998260	Syracuse	Justin	Mark	
1951495	Taylor	Jamie	Noelle	
1806540	Thomas	Samantha	Irvina	
236536	Toher	Glenn	Alan	
1441598	Weisbly	Jordan	David	
1987575	Welter	Jacob	Alexander	
136585	Wheeler	Jeffrey	Michael	
1855591	Wilkoff	Diane	Michelle	
849229	Williams	Keith	Alan	
1982495	Williams	Aaron	Michael	

1017135 Willner

Brian

Jeffrey

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



Thomas Fite, Director

**Delegated Authority
September 10, 2020**

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 one hundred thirty-seven 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.

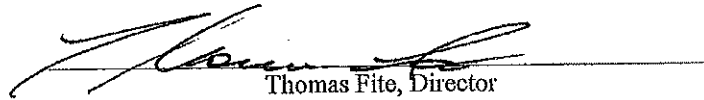
NMLS #	Last Name	First Name	Middle Name	Suffix
2011955	Acosta-Holseberg	Ryan	Jose	
1925440	Aladegbami	Adeyemi	Oluayemisi	
221915	Allen	Garit		
1889672	Anderson	Jenna	Leigh	
2018712	Anderson	Brittany	Lynne	
2010677	Anderson	Steven	E	
1931158	Baker	DeVaunta	Foster	
1613295	Baker	Matthew	Alexander	
2006190	Bamford	Maxwell	Blake	
1971426	Beater	Eric		
1986597	Beaubrun	Paul		Jr
2008166	Bergman	Eric	William	
1964895	Berman	Samuel	Gregory	
1866724	Bermudez	Randy		
2018082	Blankenship	Taylor	Thrae	
2015460	Boso	Megan	Elizabeth	
1000861	Brinker	Christopher	Michael	
1199282	Brousseau	Jack	Shelton	
2012491	Brown	Gregory	J	
1460207	Bullock	Ashley	Nicole	
2008162	Bush	Tanner	Judson	
1910297	Cabrera	Vivian		
1769102	Campbell	Tonya	Whitt	
1862941	Carlley	Thomas	Joseph	
1945895	Carlyle	Joseph	Scott	
2008455	Carter	Cullen	Brock	
1999324	Carter	Sean	Charles	
1491498	Chanthapadith	Daravon		
1688021	Chase	Tony	Dwight Darnell	
1007310	Ching	Sadith	Jiang	
1655441	Clark	Nathaniel	Ramsdell	
1979079	Clement	Madison	Jaclyn	
1930646	Clemons	Christopher	Leandre	
97357	Clirehugh	Scott	Austin	

1725421	Linden	Aaron	William
1943183	Lopez	Joel	
1970514	Lucas	Sade	Kimberly
1976325	MacDonald	Lisa	Marie
1783128	Magana	Jose	Eduardo
4312	Marcano	David	
2000667	Margaritis	Nicholas	Constantine
1982551	Mathie	Jacob	Riley
1572653	McGuirk	Ian	Gregory
2016301	Meredith	Shelby	Ann
1827989	Merritt	Joelina	
186999	Mikhail	Matthew	Kamel
1733059	Miles	Jeddiah	Beniel
915019	Minor	Jason	Michael
391144	Moore	Celia	Leigh
2020989	Mora	Brandon	Michael
1994174	Morrison	Clay	Matthew
1800129	Nall	Adam	Earl
861568	Ochoa	Nicholas	John
616289	OToole	Shawn	D
1425986	Paff	Anthony	
1213757	Palomares	Eric	Daniel
1377035	Patrzykont	John	Aaron
174968	Peck	Daniel	Douglas
1993835	Phatak	Mukta	
1994327	Plata Hernandez	Enyer	Ivan
1813561	Pummill	Jeremy	Stephen
1585772	Readnour	Janell	Nicole
2008401	Riascos	Kevin	
1971113	Rice	Kiana	Marie
630296	Rivera	Cynthia	Midory
2022305	Roberts	Alexandria	Marie
1875424	Roe	Jason	Richard
2007714	Roldan	Denise	Nicole
1926463	Rye	Ashley	Nicole
1931161	Salata	Nicholas	Alan
1970317	Sapp	Vencenzo	Douglas
454550	Schenk	Michael	Evans
684825	Schoch	Dorrian	Jerome
2008427	Shannon	Kevin	James
1974675	Sherouse	Julia	Dawn
1547874	Short	S.	Eric
1996714	Smith	Jacob	Martin
2013354	Spartz	Korie	Leigh

VDS

2003338	Stewart	Alexis	Mira
2006614	Stewartson	Zelick	Eric
1869956	Stribling	William	Aubrey Cohen
466810	Suddarth	Kelly	Ann
2018089	Thomas	Charles	Earl
1901556	Thompson	Sterling	Tyrus
1971391	Thompson	Jessica	Taylor
1290054	Tran	Dinh	Tuan
1866968	Twardowski	Elliot	William
1998455	Uvoh	Chanel	Nicole
924539	Valles	Monica	D
1834917	Volway	Jacob	Douglas
2015961	Winkler	Anthony	Layne
1989380	Winters	John	Charles
1952748	Woodbury	Bonita	Louise

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


Thomas Fite, Director

DELEGATED AUTHORITY

July 14, 2020

MORTGAGE LENDING LICENSE APPLICATION

Scratch Services, LLC applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant is not currently licensed with the Department. The applicant is based in San Francisco, California. The applicant is licensed in forty states and the District of Columbia. The applicant will be engaging in first and subordinate lien mortgage servicing. The applicant will be servicing mortgage loans it owns and engaging as a third party mortgage loan servicer. 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

**ACTION TAKEN UNDER DELEGATED AUTHORITY
SEPTEMBER 23, 2020**

1. CENTIER BANK, WHITING, LAKES COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **9621 Wicker Avenue, Saint John, Lake County, Indiana**. The application was received on September 8, 2020. The branch is to be known as the **Saint John Branch**. This will be the institution's 63rd branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED 

DIRECTOR APPROVED 

2. FIRST FARMERS BANK & TRUST COMPANY, CONVERSE, MIAMI COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **1100 South Peru Street, Cicero, Hamilton County, Indiana**. The application was received on September 9, 2020. The branch is to be known as the **Cicero Branch**. This will be the institution's 34th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED 

DIRECTOR APPROVED 

3. GERMAN AMERICAN BANK, JASPER, DUBOIS COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **3930 South Walnut Street, Bloomington, Monroe County, Indiana**. The application was received on September 11, 2020. The branch is to be known as the **South Walnut Branch**. This will be the institution's 70th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED 

DIRECTOR APPROVED 

**ACTION TAKEN UNDER DELEGATED AUTHORITY
SEPTEMBER 23, 2020**

4. TEACHERS CREDIT UNION, SOUTH BEND, ST. JOSEPH 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 the following organization into the field of membership of the credit union:

NCI Bagley DG LLC – Chicago, Illinois – 6 members (common bond of occupation as defined by IC 28-7-1-10)

NCI Kingsville DG LLC – Chicago, Illinois – 6 members (common bond of occupation as defined by IC 28-7-1-10)

NCI Fairview DG LLC – Chicago, Illinois – 6 members (common bond of occupation as defined by IC 28-7-1-10)

NCI Enterprise DG LLC – Chicago, Illinois – 6 members (common bond of occupation as defined by IC 28-7-1-10)

NCI Laurens DG LLC – Chicago, Illinois – 6 members (common bond of occupation as defined by IC 28-7-1-10)

NCI Lake Linden DG LLC – Chicago, Illinois – 6 members (common bond of occupation as defined by IC 28-7-1-10)

NCI Exira DG LLC – Chicago, Illinois – 6 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED 

DIRECTOR APPROVED 