

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
November 14, 2024

The Members of the Department of Financial Institutions met at 10:00 a.m., EDT, at 30 South Meridian Street, Suite 200, Indianapolis, Indiana. Present from the Department were Thomas C. Fite, Director; Miranda Bray, Deputy Director, Consumer Credit Division; Parag Pandya, Deputy Director, Administration Division; Nicole Buskill, General Counsel and Secretary; Kirk J. Schreiber, Senior Depository Analyst, and Assistant Secretary; Scott Conner, Legal Counsel; Kristy Orr, Senior Field Manager; Alexander Tison, Depository Workflow Manager; Konnor Miller, IT Project Manager and Sharmaine Stewart, Administrative Assistant. Also present was Court Reporter, Margie Addington.

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

- A. Members Present: Mark Schroeder, Vice Chairman; Thomas C. Fite, Director; Donald E. Goetz, Benjamin Bochnowski, John Kirk and Bryan Price. Jean Wojtowicz, Chair; was absent.
- B. Date of next meeting: December 12, 2024 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 200, Indianapolis, Indiana.
- C. Approval of the minutes of the September 12, 2024 meeting.

Mr. Schroeder entertained a motion to approve the minutes. Mr. Goetz moved approval of the minutes; Mr. Kirk seconded the motion. The motion passed unanimously.

D. CONSUMER CREDIT DIVISION:

1. Resolution Adopting Amendments to the Mortgage Loan Originator Rule

Vice-Chairman Mark Schroeder introduced General Counsel Nicole Buskill and stated that she will present the rule regarding amendments to the mortgage loan originator rule. A public hearing will follow the presentation, and then at the conclusion of the public hearing, he will call for the Members to discuss the rule.

Buskill introduced herself and stated that the proposed amendments docketed before the Department is Legislative Services Agency Document #24-372. Buskill explained that there are three categories of amendments. (1) expanding the current definition "employee" to permit certain independent contractors to become licensed mortgage loan originators (MLOs) while at the same time adding a new section to the rule to promote consumer

protection; (2) registration of companies that provide mortgage loan processing and underwriting services, as well as supervision and sponsorship of individuals who perform such services to conform to federal law; and (3) technical corrections. Buskill added that the staff worked with LSA to publish the rule in the Indiana Register and sought feedback from the IEDC Small Business Ombudsman.

Buskill further stated that individuals desiring to appear and be heard during the hearing should sign in on the sign-in sheet near the door. If any member of the public is here and has not already signed in on the sheet, they should do so at this time.

Buskill continued by stating that a copy of the proposed amendments to the rule, the Regulatory Analysis, and the Indiana Economic Development Corporation's comments on the economic impact are on the table near the door and available for members of the public. Buskill highlighted that the aforementioned documents, including the rule name, rule description, regulatory analysis, OMB approval, the Notice of Public Comment Period, the Small Business Ombudsman comments, remote hearing information, anticipated timeline, and other information are posted on the department's website under "Rulemaking Docket." The page may be accessed by going to www.in.gov/dfi. People may access the page by clicking on the general information tab, legal resources, and rulemaking docket.

Buskill stated that oral statements will be heard, and written statements may be handed to her or emailed to nbuskill@dfi.in.gov. All written comments were required by be postmarked or time-stamped not later than October 25, 2024. Buskill stated that as of today the Department had not received any comments. Each person who is in attendance and desires to speak for the record is requested to clearly identify yourself by giving your name, spelling it, and identifying who you represent.

Buskill informed Members that they have a memorandum and a resolution with exhibits for the rulemaking process in their packets. Buskill then summarized the steps the Department has taken up to this point. On October 3, 2024, staff submitted the Regulatory Analysis to SBA and received authorization to commence the public period. On September 18, 2024, the Department received authorization to proceed from the Legislative Services Agency. On September 25, 2024, the Notice of First Public Comment Period was published in the Indiana Register for comment. On October 3, 2024, the staff submitted the Regulatory Analysis to the IEDC small business ombudsman. The ombudsman gave the Department its response on October 8, 2024, stating that it supports the proposed rule.

Buskill stated that it is time for the public hearing. At 10:15 a.m., Vice-Chairman Mark Schroeder declared the public hearing open, stating that he will take comments from anyone who is physically present first and then will take comments from anyone who is virtually present second. He asked if we had anyone here from the public wishing to comment. No members of the public physically appeared to comment. He then asked if we had anyone virtually present and wished to comment. No member of the public appeared virtually. Schroeder also stated that the Department had not received any written comments. Seeking

that no one appeared either physically or virtually to comment on the rule, Vice-Chairman Schroeder closed the public hearing.

Vice-chairman Schroeder asked the other Members if they had any discussion. Hearing none, Schroeder called for a motion to approve the resolution and adopt the final rule. Don Goetz made the motion to approve the resolution and adopt the final rule. Bryan Price seconded the motion. Mr. Schroeder called a roll-call vote. Mark Schroeder, Ben Bochnowski, T. John Kirk, Don Goetz, Bryan Price, and Tom Fite, all voted in favor. The motion passed 6 - 0.

E. DIRECTOR'S COMMENTS AND ACTIONS:

1. Director Fite opened the director's comments, stating that the agency has made some improvements in the applications teams over the years by adding staff and improving procedures, but the volume remains high, and the complexity is increasing. It is a different environment than a couple of years ago. Director Fite introduced Parag Pandya to discuss other matters and to provide a financial update.

Parag Pandya, Director of Administration, stated that the agency plans to request a fee cut reversal to return to its regular fees and reach breakeven profitability.

Pandya stated that the materials include fiscal years 2026 and 2027 fiscal projections. The total expenses are projected to be \$13,253,831, which include strategic plan positions. If the agency does not increase the fees and stays at the current rates, the projected revenue is \$11,719,832, resulting in a loss of \$1,533,999. However, if the agency is approved to revert to its old fees, the revenue is projected to be \$13,102,201, which results in a loss of \$151,630.

Member Bryan Price asked Pandya how many openings the agency currently has and if it is consistent with history. Pandya answered that the agency has 16 out of 85 positions open.

Director Fite stated that the agency took the last year and didn't replace what it lost, recognizing that if it couldn't get a new fee rule approved, it couldn't hire anyone because it did not want the fund to go too low. Fite stated that we are at a place now where we need to ramp up hiring, which will also result in a significant training need over the next couple of years.

Vice Chair Mark Schroeder asked to be reminded of the agency's minimum fund balance to maintain accreditation.

Director Fite answered that three months is the minimum, but we try not to go below six months. When the agency gets to the 12-month mark, it starts to discuss fee holidays, and

that's where the agency was in 2017 – 2018. The twelve (12) month reserve level is the higher end of our comfort zone, and six (6) months is the low end of the comfort zone. Three (3) months is the absolute minimum when our accreditation is in jeopardy.

Schroeder concurred that the six (6) months' worth of reserves is the agency's internal minimum.

Pandya continued stating that the next page of materials includes information on the fiscal year 2027. Without a fee increase, our projected loss is \$2.1 million for 2027.

For fiscal year 2027, keeping the existing fee structure, the agency projects revenue to be \$12,308,743 and expenses to be \$14,485,731, which would result in a net loss of (\$2,176,988) resulting in the fund balance decrease to \$4,447,661.

For the fiscal year 2027, with a fee increase, the agency projects revenue to be \$13,758,803 and expenses to be \$14,485,731, which would result in a net loss of (\$726,927) resulting in the fund balance of \$7,277,091.

Director Fite stated that in 2027, the agency will see the full impact of the hires. He noted that there are two things; the first is that a \$726,000 loss may seem large; however, it's a

good target because \$450,000 is the 27th pay period and is a one-time event. It will return in fiscal year 2028 because we will have one less pay period. Therefore, while it looks like an expense and will reduce the funds temporarily, it will come back the following year because the agency will have one less pay period. The rest of the proposed projected shortfall is because 15 positions is a lot to add. Those things combined project us to run a little lean with the fee increase.

Price asked what the agency's historical variance was. Fite answered that it depends on the year. Price asked if the agency utilizes fee holidays in the future, will it have the same issues regaining revenue when needed?

Director Fite answered there is a new law that Senator Garten helped us with that allows us to reduce fees by permitting an interim rule to reduce income. The fees will revert to the regular fee schedule when the interim rule expires. In the future, when the agency needs to cut fees, it will be able to utilize this process, and hopefully, it will be easier than increasing fees. It will be different than what we've done in the past.

Schroeder stated that the current issue is that the fees are at the fee holiday level, which was intended to be temporary.

Director Fite stated that the safe harbor rule included fees that were at the agency's lowest. In 2021 and 2022, the agency reduced fees to reduce the fund balance. The intent had been to revert to the fees that were in effect before the fee holiday, which would bring the agency

to a breakeven level. However, after fees were reduced, but before returning to the previous level, HEA 1623 came into effect and locked in the agency's fees at the artificially low level. So now, the agency's fee rule includes the agency's artificially low fees, so any request to return to previous fee levels appears to be a fee increase. Still, it was always intended in 2021 and 2022 to return to those fees.

Schroeder reiterated that this isn't a fee increase; instead, the agency is attempting to return to its previous fees as was always intended.

Price stated that a minimum of six (6) months of reserves should be the minimum.

Director Fite stated that it is a good reminder that the financial institutions fund doesn't just protect us from our spending. There are other things out there for which the fund is intended. For example, the agency has private trust companies, and if one fails, the agency would be required to cover the liquidation costs. If those liquidation costs go above and beyond what we have, we will need money to cover the costs, and the agency does not have access to the general fund. Illinois has had significant expenses in unwinding a trust company. The financial institution's fund is also required to cover any expertise that the agency does not have in the event of any failure. With 15 current open positions, the agency may have to contract for help in the event that an institution fails.

Price asked if the agency's travel allowance is adequate to get examiners out in the field and to meetings they need to attend for the benefit of the DFI and the state's institutions.

Director Fite answered that the agency's change package includes expenses with projections for travel additions. When the agency submits an "addition," it is required to submit a change package. For travel, the agency is asking for \$190,000 more than it is projected to spend this year and \$193,000 more in 2027.

The agency had to submit its fiscal year 2024 and 2025 budget in 2022 and was coming out of the pandemic. At the time, the agency was unsure how much examiners would travel, and the projections were short by \$190,000. If the agency is not approved for a change package, the money will have to come out of staff. Travel is still not as high as it was in 2019. Also, the state's per diem rate was \$26 from 1996 until last year. It increased significantly last year, which is good for our employees, but costs the agency more.

The second change request is to account for the additional pay period in 2027.

The last change request is to add two more examiners to the large bank division to account for the banks' growth. The agency is asking for two (2) more large bank positions in 2026 and two (2) more in 2027 to cover those positions. Those positions are included in the projected budget for 2026 and 2027, which is awaiting approval from the budget agency.

Schroeder stated that he supports the requests so the agency can provide strong regulation.

2. Legislative Update

Nicole Buskill, General Counsel, presented a legislative update stating that the agency's bill has three parts and is technical. The first portion is the annual federal law reference update. It will modify the applicable year when our code cites to federal law in certain places. The second update amends credit union audit requirements to provide consistency between credit unions and banks. Buskill stated that this change would standardize audit requirements for our financial institutions and allow the agency to permit some time extensions when necessary. The third portion of the bill includes a pinpoint citation in I.C. 24- 4.5-3, that was overlooked during a code modernization effort in 2020.

Buskill included that there may be a fourth portion of the bill that proposes to amend the definition of principal. She stated that the agency sought legislative guidance on an issue that arose with a new loan product. After discussing the issue with the DFI's bill author, we are waiting to hear if the legislature wants us to include a modification amending the definition of principal, clarifying that the term does not include loan proceeds held as security for the loan.

- 3.** Director Fite advised the Members of actions taken pursuant to Delegated Authority. Mr. Fite asked if there were any questions on the delegated authority packet and there were none.

OTHER BUSINESS:


Vice Chairman Schroeder asked if there was other business. There being no further business, Mr. Schroeder took action to adjourn the meeting.

APPROVED:



Mark Schroeder, Vice Chairman

ATTEST:



Kirk Schreiber, Assistant Secretary

ACTION TAKEN UNDER DELEGATED AUTHORITY
September 25, 2024

1. BEACON CREDIT UNION, WABASH, WABASH COUNTY, INDIANA

The credit union has filed for approval of a proposed Amendment of the Articles of Incorporation pursuant to IC 28-7-1-7. This amendment would change the par value of member shares from \$25 to \$5.

APPROVAL IS RECOMMENDED - (AT)

DEPUTY APPROVED

CD

DIRECTOR APPROVED

TF

ACTION TAKEN UNDER DELEGATED AUTHORITY
October 9, 2024

1. **FIRST FARMERS BANK & TRUST CO., CONVERSE, MIAMI COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at **1511 West South Street, Lebanon, Boone County, Indiana**. The application was received on October 1, 2024. The branch is to be known as the **Lebanon Branch**. This will be the institution's 39th branch.
APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

ACTION TAKEN UNDER DELEGATED AUTHORITY
November 7, 2024

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

The bank has applied to the Department for approval to relocate a branch office from **110 North Market Street, Winamac, Pulaski County, Indiana** to **100 West Main Street, Winamac, Pulaski County, Indiana**. The application was received on October 18, 2024. The branch is to be known as the **Winamac Banking Center**. The bank will continue to have 80 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

DELEGATED AUTHORITY

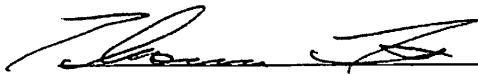
MONEY TRANSMITTER LICENSE APPLICATION

Cooper Blazer Inc. applied via the Nationwide Multi-State Licensing System for a Money Transmitter License. The applicant has not been previously licensed by the Department. The applicant is based in Fort Lee, New Jersey. The applicant is currently licensed in 24 states and the District of Columbia.

The applicant will offer money transmission services that are licensable under IC 28-8-4.1.

The staff's review finds that the financial responsibility, character, and fitness of the applicant, key individuals, and persons in control of the applicant indicate it is in the interest of the public to permit the applicant to engage in money transmission within the purposes of IC 28-8-4.1 and as stipulated in IC 28-8-4.1-505(c). The applicant is recommended for approval. (MDB)

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



Thomas Fite, Director

9.16.24
Date

DELEGATED AUTHORITY

CONSUMER LOAN LICENSE APPLICATION

Zendable, LLC applied via the Nationwide Multi-State Licensing System for a new Consumer Loan license. The Applicant is based in New York City, New York. The Applicant is licensed in 15 states with a variety of license/registration types.

The Applicant will be engaging in brokering and originating consumer loans. The staff's review finds the financial responsibility, character, and fitness of the Applicant, 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). The Applicant is recommended for approval. (MDB)

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



Thomas Fite, Director

9-22-24

Date

DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

Traditional Mortgage Acceptance Corporation applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Bellevue, Washington. The Applicant is licensed/registered in 39 states and the District of Columbia.

The Applicant will be engaging in reverse mortgage lending and servicing. 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). The Applicant is recommended for approval. (MDB)

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


Thomas Fite, Director

8.23.24
Date

DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

Imperium Lending, LLC applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Troy, Michigan. The Applicant is licensed/registered in 35 states and the District of Columbia.

The Applicant will be engaging in first and second mortgage lending and brokering. 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). The Applicant is recommended for approval. (MDB)

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



Thomas Fite, Director

Date

9.27.24

Page 1 of 1

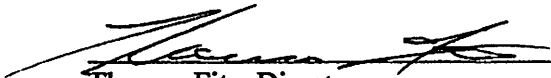
DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

Clear2Mortgage Inc. applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Royal Oak, Michigan. The Applicant is licensed/registered in 16 states.

The Applicant will be engaging in first and second mortgage lending and brokering. 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). The Applicant is recommended for approval. (MDB)

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


Thomas Fite, Director

9.23.24
Date

DELEGATED AUTHORITY

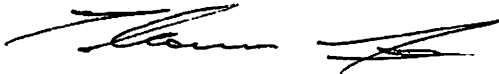
MONEY TRANSMITTER LICENSE APPLICATION

TabaPay Payment Services LLC applied via the Nationwide Multi-State Licensing System for a Money Transmitter License. The applicant has not been previously licensed by the Department. The applicant is based in Mountain View, California. The applicant is currently licensed in nine states.

The applicant will offer money transmission services that are licensable under IC 28-8-4.1.

The staff's review finds that the financial responsibility, character, and fitness of the applicant, key individuals, and persons in control of the applicant indicate it is in the interest of the public to permit the applicant to engage in money transmission within the purposes of IC 28-8-4.1 and as stipulated in IC 28-8-4.1-505(c). The applicant is recommended for approval. (MDB)

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



Thomas Fite, Director

5-27-24

Date

DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

Select Lending Services LLC applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Lake Oswego, Oregon. The Applicant is licensed in thirteen states and the District of Columbia, and has an additional seven state license applications pending.

The Applicant will be engaging in first and second mortgage and HELOC lending and brokering, as well as brokering of reverse mortgages. 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). The Applicant is recommended for approval. (MDB)

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


Thomas Fite, Director

9-28-24
Date

DELEGATED AUTHORITY

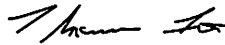
MONEY TRANSMITTER LICENSE APPLICATION

DPayments LLC applied via the Nationwide Multi-State Licensing System for a Money Transmitter License. The applicant has not been previously licensed by the Department. The applicant is based in St. Petersburg, Florida. The applicant is currently licensed in 17 states.

The applicant will offer in consumer and business purpose money transmission services that are licensable under IC 28-8-4.1.

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 28-8-4.1 and as stipulated in IC 28-8-4.1-505(c). The applicant is recommended for approval. (MDB)

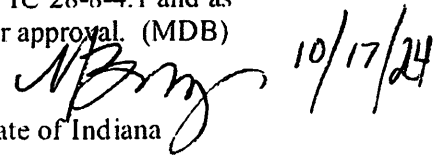
Approved by the Department of Financial Institutions of the State of Indiana



Thomas Fite, Director

11/1/2024

Date



DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

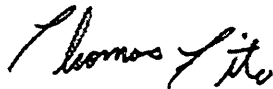
Caliver Beach Mortgage, LLC, applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Owings Mills, MD. The Applicant is licensed in twenty-six states and the District of Columbia, and has a pending application in Virginia.

The Applicant will be engaging in first mortgage lending, along with brokering of first, second, and reverse mortgages. 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). The Applicant is recommended for approval.

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

/s/ Miranda D. Bray
Miranda Bray, Deputy Director

10/28/2024
Date



Thomas Fite, Director

11/1/2024
Date

DELEGATED AUTHORITY


MONEY TRANSMITTER LICENSE APPLICATION

Bill.com, LLC applied via the Nationwide Multi-State Licensing System for a Money Transmitter License. The applicant has not been previously licensed by the Department. The applicant is based in San Jose, California. The applicant is currently licensed in 45 states, Puerto Rico, and the District of Columbia.

The applicant will offer business purpose digital wallet payment services that are licensable under IC 28-8-4.1.

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 28-8-4.1 and as stipulated in IC 28-8-4.1-505(c). The applicant is recommended for approval. (MDB)

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


Deputy Director

10/17/24



Thomas Fite, Director

11/1/2024

Date

DELEGATED AUTHORITY

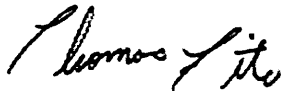
MONEY TRANSMITTER LICENSE APPLICATION

Bivo Inc. applied via the Nationwide Multi-State Licensing System for a Money Transmitter License. The applicant has not been previously licensed by the Department. The applicant is based in Los Gatos, California. The applicant is currently licensed in 17 states and Puerto Rico.

The applicant will offer money transmission services that are licensable under IC 28-8-4.1.

The staff's review finds that the financial responsibility, character, and fitness of the applicant, key individuals, and persons in control of the applicant indicate it is in the interest of the public to permit the applicant to engage in money transmission within the purposes of IC 28-8-4.1 and as stipulated in IC 28-8-4.1-505(c). The applicant is recommended for approval. (MDB) /s/ *M. Bray* 9/24/24

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



Thomas Fite, Director

11/1/2024
Date

DELEGATED AUTHORITY

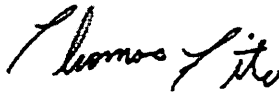
MONEY TRANSMITTER LICENSE APPLICATION

Ramad Pay, Inc. applied via the Nationwide Multi-State Licensing System for a Money Transmitter License. The applicant has not been previously licensed by the Department. The applicant is based in Minneapolis, Minnesota. The applicant is currently licensed in 15 states.

The applicant will offer money transmission services that are licensable under IC 28-8-4.1.

The staff's review finds that the financial responsibility, character, and fitness of the applicant, key individuals, and persons in control of the applicant indicate it is in the interest of the public to permit the applicant to engage in money transmission within the purposes of IC 28-8-4.1 and as stipulated in IC 28-8-4.1-505(c). The applicant is recommended for approval. (MDB) /s/ *M. Bray* 9/24/24

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



Thomas Fite, Director

11/1/2024
Date

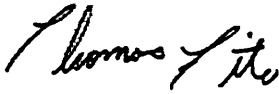
DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

Pinnacle Mortgage Corporation applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Manchester, New Hampshire. The Applicant is licensed/registered in 20 states.

The Applicant will be engaging in first and second mortgage lending and brokering. 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). The Applicant is recommended for approval. (MDB)

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



11/1/2024

Thomas Fite, Director

Date

/s/ Miranda D. Bray
Miranda Bray, Deputy Director

10/28/2024
Date

DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

New Wave Lending Group applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in City of Industry, California. The Applicant is licensed/registered in 26 states and the District of Columbia.

The Applicant will be engaging in first and second mortgage lending. 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). The Applicant is recommended for approval. (MDB)

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

Thomas Fite

Thomas Fite, Director

11/1/2024

Date

Miranda Bray

Miranda Bray, Deputy Director

Date

10/17/24

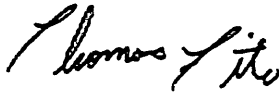
DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

West Capital Lending, Inc. applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Irvine, California. The Applicant is licensed/registered in 43 states and the District of Columbia.

The Applicant will be engaging in first mortgage lending and brokering and second mortgage brokering. 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). The Applicant is recommended for approval. (MDB)

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



11/1/24

Thomas Fite, Director

Date

/s/ Miranda D. Bray

10/28/24

Miranda Bray, Deputy Director

Date

DELEGATED AUTHORITY

CONSUMER LOAN LICENSE APPLICATION

Stream Innovations Inc., applied via the Nationwide Multi-State Licensing System for a new Consumer Loan license. The Applicant is based in Conshohocken, Pennsylvania. The Applicant is licensed in nine states.

The Applicant will be engaging in originating and servicing home improvement consumer 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 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval.

(MDB)

MDB 10/17/24

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

Thomas Fite

Thomas Fite, Director

11/1/2024

Date

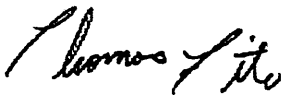
DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

Knock Lending LLC applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Atlanta, Georgia. The Applicant is licensed/registered in 21 states and the District of Columbia.

The Applicant will be engaging in first and second mortgage lending and servicing. 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). The Applicant is recommended for approval. (MDB)

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



11/1/2024

Thomas Fite, Director

Date

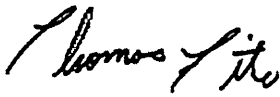
DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

Embed Inc. applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in New York City, New York. The Applicant is licensed/registered in 32 states.

The Applicant will be engaging in first mortgage lending and brokering. 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). The Applicant is recommended for approval. (MDB)

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



Thomas Fite, Director

11/01/2024
Date

/s/ Miranda D. Bray
Miranda Bray, Deputy Director

11/01/2024
Date


Delegated Authority
Week of 9/2/2024 through 9/6/2024

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 twenty-five loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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	Date Approved
197588	Airey	Douglas	Arthur		9/3/2024
1375677	Babut	Nicholas	Bryant		9/3/2024
1018992	Berkland	Zachary	James		9/3/2024
2326615	Crisp	Sean	Michael		9/3/2024
370977	Gonzalez	Jose	Ignacio		9/3/2024
2618289	Khan	Mohammed	Ferdous		9/3/2024
1961453	Miller	Adam	James Morrison		9/3/2024
251187	Raman	Ramesh			9/3/2024
223623	Tierney	Matthew	L		9/3/2024
2292861	Pollard	LaKeesha	Ann		9/3/2024
1932999	Acton	Jonathan	Michael		9/4/2024
1552766	Alfaro	Anthony	Ponce		9/4/2024
1903317	Anty	Bertrand		Jr.	9/4/2024
1418601	Butler	Robert	Justin		9/4/2024
2050092	Chan	Philip	Henry		9/4/2024
523637	Horton	John			9/4/2024
2636195	Mahan	Jesse	Wayne		9/4/2024
9331	McIntosh	Patrick	John		9/4/2024
984640	Merrill	Joy	Rochelle		9/4/2024
2613821	Munro	Brendan	Kirk		9/4/2024
2617880	Parks	Tyler	Jay		9/4/2024
1976252	Penland	Matthew	Dean		9/4/2024
1968744	Ruiz	Adriana			9/4/2024
1710262	Weil	Michael	Scott	JR	9/4/2024
2610583	Kaur	Rajwinder			9/6/2024

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.



Luke R. VanNatter, Licensing Analyst

Delegated Authority
Week of 9/9/2024 through 9/13/2024

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 forty-four loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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.

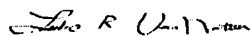
NMLS #	Last Name	First Name	Middle Name	Suffix	Date Approved
2150643	Arnold	Craig	Michael		9/9/2024
2110708	Arnold	Jeremy	William		9/9/2024
2354424	Barber	Peru	Joyce		9/9/2024
2614946	Bentinganan	Evan	Marcus		9/9/2024
2109484	Brown Lute	Jordan	Majere		9/9/2024
894607	Burgos	Pat	David		9/9/2024
1431910	Cabello Alvarado	Diego	Armando		9/9/2024
2617255	Campbell	Angela	Daniella		9/9/2024
2223549	Cline	Erinn	Elizabeth		9/9/2024
1449672	Cruz	Nicole	Marie		9/9/2024
2622340	Davy	Karim	M.		9/9/2024
865525	Diefes	Claudia	Botello		9/9/2024
2461813	Doyle	Vincent	Anthony		9/9/2024
2632658	Drake	Renee	Maureen		9/9/2024
275909	Earnest	Chadwicke	David		9/9/2024
930659	Evans	Travis	C		9/9/2024
1548545	Flores	Michell	Ariana		9/9/2024
2482561	Frey	Jacob	Paul		9/9/2024
2622342	Gastelum	Angelina			9/9/2024
278781	Geary	Richard	Allen		9/9/2024
2631107	Geronimo	Emery	Dennise		9/9/2024
2220291	Graham	Courtney	Sullivan		9/9/2024
930532	Guardado	Monica	Alicia		9/9/2024
2608968	Han	Margaret			9/9/2024
1578921	Hanna	Kyle	Neil		9/9/2024
2631203	Henry	Keith	Marvin	II	9/9/2024
2625715	Hepner	Jonah	Wilson		9/9/2024
489130	Hester	Stephanie			9/9/2024
2142357	Hocevar-Collins	Kiana	Nicole		9/9/2024
1245877	Houin	Scott	Joseph		9/9/2024
1981196	Jackson	Alonzo	Gerod Michael		9/9/2024
300831	Jokic	Frank			9/9/2024

2631194	Jones	Corey	Nathaniel		9/9/2024
2631104	Keller	Holly	Marie		9/9/2024
2631108	Kirk	James	Todd		9/9/2024
1314485	Knudson	Curtis	Bassett		9/9/2024
235812	Lasher	Victoria	Sarah		9/9/2024
1757753	Lavern	Brandon	Derrick		9/9/2024
2631128	Luong	Raytrino			9/9/2024
2627895	Martinez	Amanda	M		9/9/2024
2631126	Mathews	Michael	Lee		9/9/2024
374072	Miller	Kurt	Donald		9/9/2024
1832885	Mrowca	Nathaniel	Alexander		9/9/2024
2631058	Murdock	Cameron	Blake		9/9/2024
1905982	Myers	Collin	Scott		9/9/2024
1967804	Myers	Kelly	Marie		9/9/2024
2603766	Nafso	Bijian	PJ		9/9/2024
1425519	Namazi	Ali			9/9/2024
495051	Neal	Jason	Robert		9/9/2024
2545697	Neiman	Nicholas	Jeffrey		9/9/2024
2621220	Nguyen	James			9/9/2024
1296037	Nuss	Mark	Andrew	II	9/9/2024
1012581	Pare	Keith	Adam		9/9/2024
2631561	Perczak-Rinn	Anastasia	Grace		9/9/2024
2631114	Perez	Jonathan	David		9/9/2024
2631816	Perrine	Devon	David		9/9/2024
997020	Plodzick	Frank	John	II	9/9/2024
1732428	Pointer	Brad	Westin		9/9/2024
275708	Potts	George	Geoffrey		9/9/2024
2622329	Price	Tiffany	Nicole		9/9/2024
2631116	Rascon-Gutierrez	Julian			9/9/2024
1446941	Richmond	April	K		9/9/2024
2175420	Riveros Reyes	Nicolas			9/9/2024
2631315	Riza	Eric			9/9/2024
787470	Rodriguez	Allan	Omar		9/9/2024
2631164	Rovner	Samuel	Alan David		9/9/2024
2633265	Rubio	Rico	Salvador		9/9/2024
2631067	Sam	Mykell	Stuart		9/9/2024
2253513	Scheer	Kenneth	Ryan		9/9/2024
624048	Schelach	Michael	Harry		9/9/2024
2631147	Schneider	Robert	John	Jr.	9/9/2024
865663	Simmons	Brandon	Lee		9/9/2024
735513	Sparks	Noreen	Catherine		9/9/2024
2631196	Stephens	Nikki	Shenec-Mekial		9/9/2024
1538882	Tair	Sharef	Nasri		9/9/2024
1565524	Tarascio	Thomas	J		9/9/2024

2631521	Teel	Malik	Tyrese	9/9/2024
2615847	Thomas	Jade	Quillin	9/9/2024
2622225	Tingle	Dior	Mone	9/9/2024
204711	Ugay	Jason	Cory	9/9/2024
2631113	Valley	Nicholas	Giulio	9/9/2024
2627696	Vance	Colin	David	9/9/2024
2628852	VanHook	Robert	Lee	9/9/2024
2622207	Vega Jaquez	Mario	Arnulfo	9/9/2024
2607688	Walker	Jennifer	Jean	9/9/2024
2631172	Walrod	Tyler	Owen	9/9/2024
2622294	Walters	Dylan	Michael	9/9/2024
178780	Walton	Terrance		9/9/2024
101861	White	Joseph	Zachary	9/9/2024
2622232	Wilkinson	Dakota	Taylor	9/9/2024
2062683	Willim	Shaun	Thomas	9/9/2024
1802884	Wilson	Jade	Rene	9/9/2024
1575053	Wilson	Neal	Marc	9/9/2024
2631522	Wilson	Shauniece	Jautun	9/9/2024
2625873	Wither	Shane	William	9/9/2024
2055304	Young	Lewis	Truman	Jr. 9/9/2024
2631667	Zalewski	Henry	David	9/9/2024
2631314	Zanders	Vorri	Shanay	9/9/2024
1899272	Sarkis	Basem		9/9/2024
2631565	Al-zecadi	Jaafar	Aqil	9/10/2024
2051371	Brannon	Aerian	Maurice	Jr 9/10/2024
504842	Harvey	Mark	A.	9/10/2024
1940998	Husaynue	Nicholas	Joseph	9/10/2024
2631283	Joseph	Maya	Murphy	9/10/2024
195923	Marshall	Jonathan	Sternlieb	9/10/2024
2631083	Rodriguez	Carolina	Virgina	9/10/2024
1867981	Easter	John	Michael	Jr. 9/10/2024
1479453	Hester	Judson	Paul	9/10/2024
2631143	Baranuk	Rachael	Jane	9/12/2024
1953038	Barnes	Timothy	Terrell	9/12/2024
20780	Brewer	Patrick	Wayne	9/12/2024
2622577	Broady	Blair	Bryant	9/12/2024
1504208	Coldwell	Christopher	Charles	9/12/2024
2631660	DiSanto	Maria	Christina	9/12/2024
2358963	Felix	Gianna		9/12/2024
2631192	Fitzsimmons	Shane	Patrick	9/12/2024
1056105	Fombrun	Marcel	Alix	9/12/2024
2032770	Gershbock	Sarah	Claire	9/12/2024
1964790	Guevara	Barbara	Mairet	9/12/2024
2631217	Hamam	Kassem	Salim	9/12/2024

2012026	Jacobs	Jamison	Ambrose-Jacque	9/12/2024
738909	Jian	Stacy	Hanqiu	9/12/2024
2622419	Kejbou	Nolan	Alexander	9/12/2024
849033	Martinez	Erica		9/12/2024
2631103	Maselli	Nathan	Paul	9/12/2024
2627903	Mastrandrea	Nicholas	Pasquale	9/12/2024
192173	Mechem	James	D	9/12/2024
2622784	Menke	Kaden	Robert	9/12/2024
1097730	Mikesell	Logan	Lee	9/12/2024
2622386	Norris	Kyle	James	9/12/2024
2346075	O'Brien	Tyler	Vincent	9/12/2024
2631200	Pfeifer-Ledford	Victoria	Anne	9/12/2024
1408055	Quinn	Matthew	Nicholas	9/12/2024
2631212	Rajput	Sagar		9/12/2024
1042334	Reina	Ester		9/12/2024
2631102	Reyes	Daylen		9/12/2024
2567668	Sams	Michele	Gale	9/12/2024
247295	Schaller	Scott	Bradley	9/12/2024
1012516	Schirmer	Nathan	Charles	9/12/2024
294313	Shannon	Kevin	Francis	9/12/2024
630173	Sloan	Jon	Darrin	9/12/2024
2303104	Smith	LeShaun	Uriel	9/12/2024
2622514	Speight	Henry	Aaron	9/12/2024
2622952	Sykes	LaTreisha	Lynn	9/12/2024

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.



Luke R. VanNatter, Licensing Analyst

Delegated Authority
Week of 9/16/2024 through 9/20/2024

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 eight-seven loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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.

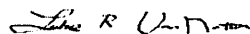
NMLS #	Last Name	First Name	Middle Name	Suffix	Date Approved
2631105	Brown	Ellie	Lynne		9/16/2024
2216717	Buford	William	Pascal		9/16/2024
2513087	Hicks	Leslie	Emilia		9/16/2024
4834	Hirshfield	Scott	Evan		9/16/2024
1603095	Howse	Kimberley	Ann		9/16/2024
1927176	Jackson	Dominique			9/16/2024
2135332	Leibowitz	Jordan	Eric		9/16/2024
1112719	McTernan	James	Richard		9/16/2024
388188	Neely	Eric	W		9/16/2024
2122465	Sempere	Francisco	Martin		9/16/2024
2422668	Spalding	William	Clark		9/16/2024
2631309	Sweeney	Nicholas	Brady		9/16/2024
2631068	Vogler	Adam	Robert		9/16/2024
2631305	Alpert	Hayden	Edward-Allen		9/17/2024
1803866	Bacon	James	Lee	II	9/17/2024
2222398	Bradley	Ashlyn	Danyel		9/17/2024
2567313	Cabral	Cindy	Jasbel		9/17/2024
2622131	Clement	Scott	Randall		9/17/2024
2622155	Collins	Aaron	Willam		9/17/2024
2604527	Dather	Kelly	Duane		9/17/2024
1921968	Dawson	Brett	Casey		9/17/2024
2384050	Doran	Makennon	Lee		9/17/2024
2631601	Esmail	Mahdi	Yahya		9/17/2024
1074725	Ferber	Michael	Raymond		9/17/2024
2631209	Fleming	Adam	James		9/17/2024
2531810	Giacin	Madison	Paige		9/17/2024
2635568	Heidal	Eric	Christopher		9/17/2024
1119649	Ibarra	Alin	Manuel Hernandez		9/17/2024
2004549	Lederer	Christopher	Allen		9/17/2024
513425	Mancha	Irene	Munoz		9/17/2024
175312	Oliver	Charles	Benjamin		9/17/2024
2600098	Panagakis	Alexandra			9/17/2024
904586	Ricks	DAngela	Marie		9/17/2024

2622316	Salame	Ali	Sleiman	9/17/2024
630501	Sedillo	Robert	Joseph	9/17/2024
2040938	Sigourney	Nicholas	Steven	9/17/2024
166268	Smith	Gary	Christopher	9/17/2024
205678	Stein	Scott	Michael	9/17/2024
1881984	Waite	Bryson	Miles	9/17/2024
1623526	Wani	Joshua	Louis	9/17/2024
243959	Wayman	Guy	Musser	9/17/2024
1471088	Zagone	John	Michael	9/17/2024
2109047	Zoudo	Jacob	Benjamin	9/17/2024
1988237	Eilers	Lisa	Marie	9/17/2024
2597926	Aung	Andrew	Lezaung	9/18/2024
2077184	Bowling	Wesley	Allen	9/18/2024
2089820	Brower	Devan	Michael	9/18/2024
2368923	Burleson	Ivy	Jade	9/18/2024
254318	Buxton	Jennifer	D	9/18/2024
2618292	Ferber	Carissa	Ann	9/18/2024
1931116	Grisby	John	Harvey	9/18/2024
2351020	Gruener	Ryan	Robert	9/18/2024
1935577	Howe	Trenton	Michael	9/18/2024
2069095	Huff	Benjamin	William	9/18/2024
2618291	Lee	Karen	Sydney	9/18/2024
2356901	Lefler	Samuel	Brandt	9/18/2024
2070141	Lenharth	Brian	David	9/18/2024
1731720	Myers	Douglas		9/18/2024
2368947	Randall	Rain	Marie	9/18/2024
2121608	Rankin	Maxwell	Alexander	9/18/2024
2074897	Showalter	Jacob	Paul	9/18/2024
970487	Tabrizi	Khashi	Khashayar	9/18/2024
1687996	Tymkowicz	Walter	John	9/18/2024
2329489	Ulveling	Tucker	Joseph	9/18/2024
2070122	Ventress	Brennan	David	9/18/2024
2052989	Williams	Taylyn	Michelle	9/18/2024
1737483	Zwierzchowski	Peter		9/18/2024
1282217	Cardona	Nancy		9/19/2024
2370622	Evans	Heather	Lee	9/19/2024
1247859	Keyes	Scott	Robert	9/19/2024
2150672	Lutgen	Robert	Blake	9/19/2024
2637509	Matkin	John	Thomas	9/19/2024
2374885	McGowan	Curtis	Patrick	9/19/2024
1778810	Ogden	Jennifer	Lynn	9/19/2024
2222333	Smith	Nicholas	Harding	9/19/2024
1371600	Tucker	Matthew	David	9/19/2024
1929683	Weaver	Jalen	Zakari	9/19/2024

III

2385901	Young	Janel	Dawn		9/19/2024
1447979	Lindsay	Jeffery	Thomas		9/19/2024
2345790	Cope	Jana	Ruth		9/20/2024
2614896	Fischer	Lisa	Rae Jean		9/20/2024
1724886	Jean-Gilles	Michael			9/20/2024
2021821	Londo	Hayley	Jade		9/20/2024
256107	Ninness	Aaron	James		9/20/2024
2619117	Nivens	Randall	Steven		9/20/2024
718202	Weiss	Rondald	Ralph	II	9/20/2024
1604276	Wilks	Kevin	Maran		9/20/2024

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.



Luke R. VanNatter, Licensing Analyst

Delegated Authority
Week of 9/23/2024 through 9/27/2024

Mortgage Loan Originator Applications

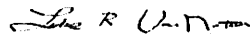
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following eighty-nine loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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	Date Approved
934071	Acosta	Bob	Alexander		9/23/2024
1698867	Greco	Matthew	Francis		9/23/2024
208730	Lam	Cynthia	S		9/23/2024
2061604	Morgan	Sean	Alan		9/23/2024
915067	Paknejad	Fereydoun	Michael		9/23/2024
490292	Arehart	Bradley	Michael		9/24/2024
2340175	Bell	Jalen	Trevor		9/24/2024
1670270	Bryant	Casey	Wayne		9/24/2024
156749	Burke	Christopher	Michael		9/24/2024
185931	Calumet	Kathleen			9/24/2024
2616809	Coleman	Andrew	Matthew		9/24/2024
2091714	Cooke	Lara	Lyn		9/24/2024
2052029	Davis	Dustin	Joseph Szempruch		9/24/2024
2635754	DeOrnellis	David	Christopher		9/24/2024
1889429	Dodge	Michael	Thomas		9/24/2024
1617278	Edwards	Conor	Patrick Becker		9/24/2024
2602896	Feldman	Aryne	Sylvia Raye		9/24/2024
2053002	Goszewski	Thomas	Paul		9/24/2024
2517473	Hernandez	Cassandra	Ramona Meyer		9/24/2024
2221626	Hernandez	Damian	A		9/24/2024
2638430	Holcomb	Patrick	Henry		9/24/2024
2322761	Huaco	Daniel	Alberto		9/24/2024
2620845	Huffer	Kahner	Daniel		9/24/2024
2623135	Hurt	Erica	Anne		9/24/2024
2452389	Johnson	Abigail	Margaret Marie		9/24/2024
2036895	Jones	Donald	Kevin		9/24/2024
2630086	Koop	Sarah	Rebecka		9/24/2024
2351039	Malinowski	Kerry	Richard		9/24/2024
2623253	McCarthy	Ryan	Thomas		9/24/2024
2610198	McPherson	Andrew			9/24/2024
2643105	Miller	Daniel	Eugene		9/24/2024
2631372	Mladenoff	Luke	Alexander		9/24/2024
274153	Morse	Scott	Zukor		9/24/2024

2621974	Porter	Alexander	Franklin		9/24/2024
1707387	Schmidt	Trisha	Roper		9/24/2024
232609	Schroeder	Eric			9/24/2024
2028425	Sharma	Raayan			9/24/2024
209295	Spicer	Aaron	Douglas		9/24/2024
1195966	Stark	Autumn			9/24/2024
1086485	Toth	Jared	David		9/24/2024
268870	Visalli	Thomas	Matthew		9/24/2024
1047521	Garza	Gloria	J		9/24/2024
2143542	Lally	Charles	Scott		9/24/2024
221459	Caruso	Stephen			9/25/2024
199105	Castro	Raymundo		III	9/25/2024
222061	Clothier	Clinton	Thomas		9/25/2024
2067783	Compton	Jordan	David		9/25/2024
356141	DeMarti	Charles	Mario	Jr	9/25/2024
2605419	Dixon	Charlene	Renee		9/25/2024
1826162	Duplessis	David	Anthony	II	9/25/2024
2057511	Erdmann	Jeff	Landon		9/25/2024
2006745	Flahive	John	Thomas		9/25/2024
2283514	Flanegin	John	Patrick		9/25/2024
1391715	Foreman	Christopher	Thomas		9/25/2024
191181	Gebhardt	William	Gustav	III	9/25/2024
2085204	Gregory	Brian	Frank		9/25/2024
1117345	Hazen	Justin	Lee		9/25/2024
855256	Jimenez Rodriguez	John	William		9/25/2024
2297658	Kammerich	Erica	Elizabeth		9/25/2024
487482	Krost	Paula	Christina		9/25/2024
2392826	Kruger	Amanda	Leigh		9/25/2024
2060655	Lee	Derrick	Anthony		9/25/2024
2408354	Matt	David	Allen		9/25/2024
2040256	Menendez	Monica	Mercedes		9/25/2024
1604083	Mullin	Monica	Elizabeth		9/25/2024
22377	Shockley	Justin	Daniel		9/25/2024
1633843	Vendetti	Max	Edward		9/25/2024
1589501	Vincent	Michael	Anthony		9/25/2024
1991062	Jackson	Jordan	Suzanne		9/25/2024
89246	McNamara	Brian	John		9/25/2024
252422	Aliano	Clark	Antony		9/26/2024
1023877	Ayres	Andrew	Michael		9/26/2024
2325907	Clarkston	Kallee	Rence		9/26/2024
1885698	DeJulia	Sean	Robert		9/26/2024
842497	Geiger	Jaimie	Lyn		9/26/2024
2385034	Junio	Joelle	Renee		9/26/2024
2427049	Mount	Dakota	Michael Alexander		9/26/2024

2150507	Pyles	Christopher	William	9/26/2024
1520676	Repice	Nicholas	Edward	9/26/2024
980610	Riley	Thomas	John	9/26/2024
1810135	Rooks	Brandon	Moses	9/26/2024
1686721	Schabes Waisser	Eliezer	Zvi	9/26/2024
2598547	Siebert	Kolten	William	9/26/2024
1223496	Slobodin	Robert	Leon	9/26/2024
1030850	Thomas	Carl	Anthony	9/26/2024
745225	Viken	Matthew	Kenneth	9/26/2024
2430679	White	Brandon	Chance	9/26/2024
2564091	Wilson	Alex	Conor	9/26/2024
2387591	Windsor	Tucker	Hamilton	9/26/2024

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.



Luke R. VanNatter, Licensing Analyst

Delegated Authority
Week of 9/30/2024 through 10/4/2024

Mortgage Loan Originator Applications

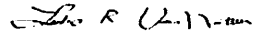
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following sixty-nine loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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	Date Approved
2156564	Bartels	Quin	Easton		9/30/2024
1283604	Bongiorno	Vittorio	Angelo		9/30/2024
2641659	Campone	Salvatore	Dominick		9/30/2024
2452369	Carter	Ellis	Lamonte	Jr.	9/30/2024
2419947	Carter	Thomas	Joshua		9/30/2024
1863244	Cato	Jonnelle	Ann		9/30/2024
2084311	Chapman	Christopher	Lane		9/30/2024
2485030	Clynes	Anthony	Michael		9/30/2024
2165769	Davis	Eli	Isaac		9/30/2024
1709985	Edwards	Carly	Jo		9/30/2024
1566954	Faircourt	Anna	Marie		9/30/2024
2368691	Ferling	Brandon	Lee		9/30/2024
118253	Goodrich	Matthew	Scott		9/30/2024
1955200	Haines	Keegan	Michael		9/30/2024
2368135	Johnson	Brock	Allen		9/30/2024
2641651	Joseph	Michael	Amil		9/30/2024
2641665	Kunz	Garrett	Edward		9/30/2024
847833	L'Amoreaux	Braden	Robert		9/30/2024
775809	Leines	Christopher	Lawrence		9/30/2024
2583368	Maley	Jared	Smith		9/30/2024
2368783	Massey	Ethan	Michael		9/30/2024
992166	Meyer	Trev	Carl		9/30/2024
2641647	Midgley	Russell	William		9/30/2024
2285700	Mitchell	Russell	Henry		9/30/2024
2427047	Morton	Caydence	Rac		9/30/2024
393553	Oliva	Eliseo	Martin		9/30/2024
2368768	Paten	Grant	Michael		9/30/2024
1827569	Porter	Christopher	Joel		9/30/2024
1997728	Reddick	William	Dane		9/30/2024
1602352	Richardson	Katherine	Ann		9/30/2024
2641662	Ritter	Kevin	Daniel		9/30/2024
1920459	Rodriguez	Peter			9/30/2024
195685	Sakaduski	Joseph	Patrick		9/30/2024

2340203	Schnellbacher	Laura	Lee	9/30/2024
2385896	Smith	Aaron	Patrick	9/30/2024
495093	Smith	Sarah	Margaret	9/30/2024
1981756	Super	Maxwell	Lowry	9/30/2024
2641204	Thall	Blair	William	9/30/2024
2464778	VanBoening	William	Jaye	9/30/2024
2325804	Verduin	Kimberly	Jean	9/30/2024
210637	Vogel	Gregory	Allan	9/30/2024
2247965	Walde	Henry	Ray	9/30/2024
2452337	Walker	Jacob	Thomas	9/30/2024
2469905	Welz	Shanna	Leigh	9/30/2024
2419256	Wilson	Ian	Patrick	9/30/2024
1945818	Ziegenfuss-Wolfe	Michele	Marie	9/30/2024
2616060	Crawford	Jesse	James	9/30/2024
1096917	Valdiviezo	Manuel	Alejandro	9/30/2024
1594493	Willis	Michael	Terry	9/30/2024
655434	Anet	Pouria		10/1/2024
2071134	Britain	Levi	Diamond	10/1/2024
2134873	Fellows	Michaela	Jo	10/1/2024
1111983	Lee	Summereun	Soo	10/2/2024
2407307	Carter	Jasmin	Alexandria	10/3/2024
1773254	Hoffbauer	William	Robert	10/3/2024
2503138	Jubin	Cheyne	Patrick	10/3/2024
307611	King	Robert	Stewart	10/3/2024
224210	Madonia	Alessandro	Mauro	10/3/2024
1669701	Stratton	Laromy	Joe	10/3/2024
165216	Lane	Christina	M	10/3/2024
2641924	Awkerman	Nico	Antonio	10/4/2024
2153378	Barfield	Noah	Shade	10/4/2024
2509871	Barrett	Jude	Michael	10/4/2024
2511959	Leisse	Lauren	Rachael	10/4/2024
1815851	Lopez	Edward	David	10/4/2024
1970761	Oleksiak	Thomas	Learmont	10/4/2024
1638694	Pirri	Nicholas	Agostino	10/4/2024
2642481	Seemann	Preston	Cole	10/4/2024
2642451	Yellock	Erick	D' Mitri	10/4/2024

Jr.

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.



Luke R. VanNatter, Licensing Analyst

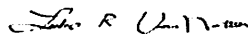
Delegated Authority
Week of 10/7/2024 through 10/11/2024

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 twenty-four loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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	Date Approved
1376910	Dixon	Kevin	Allen	Jr.	10/7/2024
2641274	Krstovski	Dominick	Jordan		10/7/2024
1339673	Schermer	Halli	Michele		10/7/2024
2040897	Senecal	Leif	Andrew		10/7/2024
2035101	Compton	Christopher	Ray Scott		10/8/2024
2084222	Cook	John	Thomas		10/8/2024
2618242	Ryan	Jillian	Kaitlin		10/8/2024
2641626	Timpson	Noah	Hyrum		10/8/2024
2061610	Altounian	Raffi	Zareh		10/10/2024
2347898	Britain	Amanda	Renee		10/10/2024
2630406	Browning Coates	Avery	Justin		10/10/2024
1978677	Cunningham	Cody	Joseph		10/10/2024
1531763	Gwarjanski	Jacob	Paul		10/10/2024
2085777	Harrell	Tenesha	Nicole		10/10/2024
1186867	Jackson	Brian	Keith		10/10/2024
1930569	Kaigler	Tiara	Diane Edith		10/10/2024
1589269	Lecky	Boswell	Gregory Alexander		10/10/2024
1414571	Mendez Camargo	Gerardo	Antonio		10/10/2024
2068144	Pangelinan	Lance	Lee		10/10/2024
2095334	Perona	Rachel	Anne		10/10/2024
2494415	Powell	Grace	Jacqueline		10/10/2024
1690410	Spears	Randall	Scot		10/10/2024
1398654	Speer	Melanie	Nicole		10/10/2024
2637893	Trentham	Kyler	Alan		10/10/2024

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.



Luke R. VanNatter, Licensing Analyst

Delegated Authority
Week of 10/14/2024 through 10/18/2024

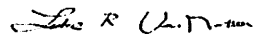
Mortgage Loan Originator Applications

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-four loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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	Date Approved
1961535	Abkarian	Sevak	Artine		10/14/2024
2631517	Alnashi	Zahra	Ali		10/14/2024
2643066	Blakely	Spencer	Titus Lamar		10/14/2024
2386476	Bronaugh	Roman	Jacob		10/14/2024
2643169	Cartwright	LaKeya	Shirley		10/14/2024
2579701	Cartwright	Shantel			10/14/2024
2577453	Dittbrenner	Micaela	Kristina		10/14/2024
2603824	Fraley	Kylie	Brooke		10/14/2024
2643429	Kehoe	Benjamin	Scott		10/14/2024
2643043	Lassing	Matthew	Peter		10/14/2024
2631664	McGill	Cian	Patrick		10/14/2024
2643560	Melchor	Pavel			10/14/2024
2643442	Metti	Sandra	Gorgis		10/14/2024
2643556	Montero	Abigail	Ayala		10/14/2024
2643136	Oltman	Evan	Eric		10/14/2024
2631512	Piazza	Angelia	Cierra		10/14/2024
2643171	Roy	Lorna	Bryn		10/14/2024
2631665	Stasyuk	Eduard	Alan		10/14/2024
2038080	Walsh	Kevin	Gene		10/14/2024
1331772	Balanzar	Jose	Angel	Jr	10/15/2024
1626564	Blokdyk	Jason	Rudolf		10/15/2024
853401	Decker	Benjamin	George	Jr.	10/15/2024
944019	Frakes	Christopher	Ryan		10/15/2024
2159444	Garcia-Castillo	Carlyn	Maridette		10/15/2024
33933	Haggerty	David	Timothy		10/15/2024
1763775	Hermanson	Nathan	Evan		10/15/2024
1629311	Licko	Jennifer	Harrington		10/15/2024
995111	McGlaughlin	Richard	Grant		10/15/2024
1586273	Mercado	Javier		Jr.	10/15/2024
2643564	Milton	Merlin	Calvin		10/15/2024
1990485	Reid	John	Harland		10/15/2024
1666043	Rosas	Reginaldo			10/15/2024
202136	Scott	Carter	Paul		10/15/2024

1904631	Smith	Alexander	Burich		10/15/2024
1728504	Stout	Andrew	Jay		10/15/2024
1853631	Sullivan	Jack	Reiley		10/15/2024
353938	Alexander	Nancy	Jeanne		10/15/2024
2643149	Aguwa	Godfrey	Ndubuisi	Jr.	10/17/2024
2643085	Aliaj	Valentino			10/17/2024
2643180	Arevalo Baez	Luismauri	Enrique		10/17/2024
2643433	Bissell	Jacob	Steven		10/17/2024
2642897	Burley	Hayden	Scout		10/17/2024
2303736	Chapin	Antonina	Maria		10/17/2024
505111	Huggins	Barry	Dean		10/17/2024
2642883	Jones	DeKeira	Charniece		10/17/2024
1999068	Khachatryan	Haik	Narek		10/17/2024
2642856	Loza Bustos	Jesus			10/17/2024
2583659	Marroquin-Rivera	Silvia	Topacio		10/17/2024
2642910	Masseth	Logan	Kyle		10/17/2024
1096420	Pineau	Christopher	Arnold		10/17/2024
2643164	Prater	Robert	Lewis		10/17/2024
1908191	Rojas	Elizabeth	Marie		10/17/2024
1066443	Slayton	David	Anthony		10/17/2024
2642867	Stewart-Gonzalez	Monica			10/17/2024
2628274	Titus	Cody	Daniel		10/17/2024
2016318	Zani	Mario	Roberto		10/17/2024

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.



Luke R. VanNatter, Licensing Analyst

Delegated Authority
Week of 10/21/2024 through 10/25/2024

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-two loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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	Date Approved
1035470	Buckridge	Stephanie	Lynn		10/21/2024
1080155	Burgos	Katelyn	Jean		10/21/2024
366846	Bustamante	Jacob			10/21/2024
2506443	Carrillo	Cairo	Eliseo		10/21/2024
2642919	Collinet	Kieran	Joseph		10/21/2024
2631655	Demery	Bradley	Claude		10/21/2024
1877655	Harajli	Ali	Hassan		10/21/2024
2035237	Knowles	Douglas	Alonzo		10/21/2024
2631166	Kubrom	Simon	Tesfai		10/21/2024
2113517	Lopez	Braulio			10/21/2024
282305	Scarlett	Mark	Anthony		10/21/2024
739664	Sullivan	Joseph	Leon		10/21/2024
2170946	Thomas	Lyndse	Marie		10/21/2024
2640817	Woods	Dawn	Renee		10/21/2024
2276867	Young	Michael	Paul		10/21/2024
913080	Avanesian	Timur	Vadimovich		10/22/2024
1232366	Eastman	Gregory	Clark		10/22/2024
2474742	Howarth	Cindy	Kimika		10/22/2024
1638618	Sobe	Evan	Anderson		10/22/2024
2186162	Yocum	Nicklaus	James		10/22/2024
2600243	Arnold	Austin	Blake		10/23/2024
2642939	Barraza	Erica	Andrea		10/23/2024
1939011	Bunce	Arthur	Michael		10/23/2024
2643864	Carrillo Uribe	Genaro	Emiliano		10/23/2024
918238	Dionisio	Craig	Stuart		10/23/2024
930281	Gamble	Joy	Oleas		10/23/2024
1865957	Irvan	Benjamin	Thomas		10/23/2024
2643432	Perlmutter	Maxwell	Noah		10/23/2024
542774	Vuong	Cecilia	Lan		10/23/2024
2502443	Zamarripa	Joel			10/23/2024
2213168	Acevedo	Daniel			10/24/2024
1945895	Carlyle	Joseph	Scott		10/24/2024
2631177	Fernandes	Victoria	Marie		10/24/2024

2642876	Georges	Odisho	Michael	10/24/2024
2642921	Laukhuf	Jonathan	Stewart	10/24/2024
2133985	Marchand	Corey	James	10/24/2024
2642934	Milkie	Gregory	Alexander	10/24/2024
2642875	O'Malia	Finn	Thomas	10/24/2024
2631122	Seehaver	Kiley	Kai	10/24/2024
1947193	Vo	Tony	Thinh	10/24/2024
2643435	Candie	Jordan	Armand	10/25/2024
2642902	Delgado	Filiberto	Jr.	10/25/2024
2119835	Diaz	Angel	Freddie	10/25/2024
2643074	Hairston	Shanahyah	Patrice	10/25/2024
2643175	Hakes	Emma	Katherine	10/25/2024
2643914	Levine	Carla	Sarah	10/25/2024
2642970	Maley	Anthony	Stephen	10/25/2024
2642845	Marcelletti	Ian	Anthony	10/25/2024
2060105	Medina-Gomez	Jose		10/25/2024
1469167	Polis	Brandon		10/25/2024
2642834	Sanicky	Susan	Marie	10/25/2024
2642913	Young	Roger	Duane	10/25/2024

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.

Luke R. VanNatter

Luke R. VanNatter, Licensing Analyst

Delegated Authority
Week of 10/28/2024 through 11/1/2024

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 two-hundred twenty-six loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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	Date Approved
2642849	Berkes	Parker	Stuart		10/28/2024
2116240	McNally	Robert	Daniel		10/28/2024
108278	Miltenberger	Jeff	Walter		10/28/2024
178093	Cameron	Kelly	Peterson		10/30/2024
2631088	Chapman	Hanna	Mary		10/30/2024
1971257	Dandy	Zachary	Gauvin		10/30/2024
450580	Hornick	Thomas	Matthew		10/30/2024
919733	Jones	Jewell Valencia	Dionne		10/30/2024
1101050	Obukhoff	Elena			10/30/2024
1571035	Roge	Jacob	Carl		10/30/2024
2642928	Sanchez	Carlos	Alan		10/30/2024
2110888	Thomas	James	D	II	10/30/2024
2631096	Alvarez Ramirez	David			10/31/2024
2611913	Amaya	Giovanni			11/1/2024
2642885	Anderson	Deanna	Hope		11/1/2024
1588479	Anderson	Katherine	Anne		11/1/2024
1753287	Anderson	Marcus	Everett		11/1/2024
2616179	Armstrong	Cole	Richard		11/1/2024
797850	Ashcraft	Scott	William		11/1/2024
2034464	Bagley	Bolivia	Giorgi		11/1/2024
1599074	Baker	Lucas	Dwane		11/1/2024
1920214	Barkley	Ryan	Benjamin		11/1/2024
2616194	Barroqueiro	Elena	Ann Da Silva		11/1/2024
45872	Bates	Matthew	John		11/1/2024
154348	Beaulieu	Donna	Jean		11/1/2024
235054	Beaver	James	Aaron		11/1/2024
2159301	Beever	Joshua	Caanan		11/1/2024
1172193	Benton	Elizabeth	Gilbert		11/1/2024
1888666	Berkeley	Roger	Joseph		11/1/2024
1545405	Beyersdorf	Mark	Jeffrey		11/1/2024
2616142	Bier	Maura	Elizabeth		11/1/2024
2301674	Black	Dayna			11/1/2024

1054256	Black	Russell	Jr	11/1/2024
2443109	Blevins	Andrea	K.	11/1/2024
1155585	Bolotin	Ilya		11/1/2024
2616136	Bowen	Jacob	William	11/1/2024
1177095	Breeland	Brandon	Allan O'Brien	11/1/2024
2629244	Brown	Nikeeta	Sheida	11/1/2024
1761144	Brown	Tonisha	Ann	11/1/2024
2631089	Brunson	Darien	Harlan-Lowery	11/1/2024
2616188	Buckley	Danielle	Allina	11/1/2024
392447	Burgess	Kristen	Louise	11/1/2024
885661	Cada	Joseph	Gayam	11/1/2024
1545638	Cahill	Scott	Michael	11/1/2024
2644222	Carvalho	Lucas	Pacheco	11/1/2024
778361	Carver	Thomas	Andrew	11/1/2024
872196	Castillo	Rogelio	Jr.	11/1/2024
2088686	Castleberry	Brandon	James	11/1/2024
2642864	Chambers	Michael	Corey	11/1/2024
1417100	Clark	Carol	Ann	11/1/2024
2644162	Cleggs	Carl-Joseph	Allen	11/1/2024
2123852	Coker	Niall	Thomas	11/1/2024
653133	Collier	Anthony		11/1/2024
2644542	Cook	Joseph	Lynn	11/1/2024
2037334	Cooper	Robert	Lee	11/1/2024
2123876	Crockett	Andriana	LaRhonda	11/1/2024
180258	Cuadrado	Alena	Eva	11/1/2024
2616147	D'Alessio	Dominic	Anthony	11/1/2024
871161	De Santiago	Angel		11/1/2024
2643550	De-Witt	Lynda	Ann	11/1/2024
2616134	Del Grande	Michael	Stephen	11/1/2024
2616190	Dixey	Kristin	J	11/1/2024
2038662	Do	Colby	Hoai	11/1/2024
742532	Donaho	Kathleen	Marie	11/1/2024
1492215	Dotson	Nicholas	Brandal	11/1/2024
70431	Duncan	Stacey	Kight	11/1/2024
34697	Easter	Charles	David	Jr. 11/1/2024
1143432	Edwards	Edward	John	11/1/2024
1593778	Faber	Adam	Harrison	11/1/2024
16263	Falchetta	Stephen	Paul	11/1/2024
82726	Falcon	Luis Raul		11/1/2024
1878936	Fanning	Jay	Chapman	11/1/2024
2493869	Ferguson	Jack	Henry	11/1/2024
1553169	Fingerhut	David	Samuel	11/1/2024
2616175	Flaherty	Colin	Patrick	11/1/2024
1492838	Flavell	Jessica	Amber	11/1/2024

911557	Fleming	Brandon	Douglas	11/1/2024
1415710	Flores	Tricia	Jeannette	11/1/2024
1916103	Foose II	James	Edward	11/1/2024
2616141	Gabos	Nicholas	Silvio	11/1/2024
1011756	Garcia	Michael	D.	11/1/2024
219961	Garcia	Pauline		11/1/2024
505070	Gausland	Ryan		11/1/2024
2616174	George	Calvin	Austin	11/1/2024
1009749	Georgiou	Constantinos	William	11/1/2024
2506550	Gibbons	Stephen	Edward	11/1/2024
2223468	Golobic	John	Gary	11/1/2024
1079339	Gonzalez	Orlando		11/1/2024
568259	Graves	Dina	Council	11/1/2024
2368803	Gremmelsbacher	Jason	William	11/1/2024
2559029	Grimes	Vickie	Hannah	11/1/2024
2642099	Haas	Emma	Marie	11/1/2024
1833281	Hamilton	Lisa	Nerone	11/1/2024
2641667	Hane	Alexis	Nicole	11/1/2024
1885783	Harris	Eric	Steven	11/1/2024
2526566	Hayes	Grace		11/1/2024
2643037	Haynes	Stasarahmy	Ashia Alice	11/1/2024
442630	Hemenway	Susie		11/1/2024
1585839	Holman	Amanda	Leigh	11/1/2024
1522058	Honda	David	Mark	11/1/2024
30177	Hudson	Albert	Vernon	11/1/2024
1936462	Hughes	Merrell	Joseph	11/1/2024
107751	Humphrey	Korry	Lane	11/1/2024
142270	Hunt	Andrew	Ryan	11/1/2024
2598361	Hurst	Victoria	Renne	11/1/2024
685046	Hutson	Matthew	James	11/1/2024
814902	Ikerd Eastridge	Tammy	Richelle	11/1/2024
1074357	Karson	Timothy	Michael	11/1/2024
2180739	Kerkhoff	Thaddeus	James	11/1/2024
2511494	Klingeman	Kelli	Karoli	11/1/2024
1097281	Kobeissi	Hussein	Ibrahim	11/1/2024
448767	Kohler	Ruweida		11/1/2024
2616184	Kolb	Justin	P	11/1/2024
2109618	Kotsko	Jared	Benjamin	11/1/2024
2486438	Kroll	Colby	Joseph	11/1/2024
2182119	LaFaye	Brandon	Cole	11/1/2024
985923	Landeros	Jinnette	Christine	11/1/2024
1191945	Le	David	Dat	11/1/2024
1866664	Lee	Joseph	William	11/1/2024
2121228	Lee	Justin	Thomas	11/1/2024

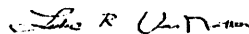
IV

2367484	Lewis	Eric Scott		11/1/2024
1427436	Lewis	Steven	J	11/1/2024
2085998	Lopez	Giovanni		11/1/2024
2066022	Love	Jonathan	Russell	11/1/2024
1376598	Lucas	Michael	Ray	11/1/2024
1449393	Lyewski	Erik	Anthony	11/1/2024
2639417	Mailloux	Jordon	Anthony James	11/1/2024
1394556	Mair	Jamile	Castro	11/1/2024
2631081	Manypenny	Angela	Dawn	11/1/2024
2596270	Marchant	Aaron	Dean	Jr 11/1/2024
152658	Marshall	Mark	Andrew	11/1/2024
2642932	Martin	Tavea	Lilana	11/1/2024
2369930	Matthias	Jack	Frederick	11/1/2024
2049298	McHardy	Daniel	Austin	11/1/2024
2266696	McKinney	Reschelle	Antionette	11/1/2024
2003902	McNally	Cullen	Cameron	11/1/2024
1646285	McNamee	Ryan	Patrick	11/1/2024
2388289	Menlove	Jacob	Dean	11/1/2024
2608091	Michor	Erik	Wayne	11/1/2024
378126	Mollica	Carmen	Paul	11/1/2024
2644408	Moore	Dawn		11/1/2024
2631069	Moreno	Carlos	Antonio	11/1/2024
2626931	Mozzy	Eden	Elizabeth	11/1/2024
2616197	Munyan	Brendan	Christopher	11/1/2024
982854	Murray	Jill	Alison	11/1/2024
1546688	Muscovitch	Sean	Edward	11/1/2024
1460774	Nasser	Michael	Emil	11/1/2024
1060045	Newport	Eric	Craig	11/1/2024
2616182	Olcott	Hayden	John	11/1/2024
1675919	Olmedo	Damian		11/1/2024
2616193	Omrod	Stephen	James	Jr 11/1/2024
2648591	Ortega	Estefani	L	11/1/2024
1855435	Paramo	Timothy		11/1/2024
2168656	Peacock	Aaron	Taylor	11/1/2024
2259022	Peralta	Alejandra	Aguilar	11/1/2024
826808	Piccione	Anthony	Ignazio	11/1/2024
1547676	Porras Guadalupe	Luis	Daniel	11/1/2024
2641465	Quaintance	Adam	Christopher	11/1/2024
1625876	Quinn	Sean	William	11/1/2024
2631312	Ray	Antonio	David	11/1/2024
2612619	Rea	Jacqueline		11/1/2024
88660	Restrepo	Julia		11/1/2024
398675	Reynaldo	Alejandro		11/1/2024
1662696	Roberts	Isaiah	Slutter	11/1/2024

2616140	Robinson	Elijah	Gregory		11/1/2024
2510756	Rooney	Adam	Lucas		11/1/2024
1694020	Rucker-Henderson	Jarris	Taj		11/1/2024
1890801	Ryan	Jake	Martin		11/1/2024
1314402	Saint	Collin	Dermot		11/1/2024
217906	Salganik	Eugene	A		11/1/2024
2614143	Saloane	Marcus		Sr	11/1/2024
2183090	Savoie	Robert	Marc		11/1/2024
1709449	Schaffer	William	Hill	II	11/1/2024
1263205	Scheppler	Jillian	R		11/1/2024
2258488	Seeba	Sinan	Ramzi		11/1/2024
1301534	Shelley	Kourtney	Patrick		11/1/2024
1929839	Sims	Adrian	Tyler		11/1/2024
2616183	Smith	Jalen	Marquis		11/1/2024
1472941	Smith	Theodore	John	II	11/1/2024
2616132	Snyder	Chase	Michael		11/1/2024
281676	Soukhamneut	Somboune	Air		11/1/2024
829071	Spain	Justin	Christopher		11/1/2024
1180276	Spina	Richard			11/1/2024
1436112	Starr	Brett	Patrick		11/1/2024
2616178	Stockl	Abbigale	Leigh		11/1/2024
342421	Sullivan	Tabatha	April		11/1/2024
2251436	Tanious	Nadim	Nicola Hany		11/1/2024
2643450	Taylor	Mica	Unique		11/1/2024
1171668	Tepen	Lisa	Kay		11/1/2024
743750	Thomas	Jason	Dwayne		11/1/2024
2641670	Thomas	Noah	Vincent Henry		11/1/2024
1422574	Thompson	Kyle	James		11/1/2024
2630436	Thompson	Ryan	Taylor		11/1/2024
1035031	Tipton	Ryan	Casey		11/1/2024
2312977	Torok	Grant	Stephen		11/1/2024
2317385	Truelove	Jamie	Aili		11/1/2024
2635756	Tucker	Mason	James		11/1/2024
2631527	Uren	Brandon	James		11/1/2024
2628206	Urhahn	Harley	Samantha		11/1/2024
2643011	Velarde	Jacqueline			11/1/2024
1149505	Volynets	Ted	I		11/1/2024
2589049	Warren	Timothy	William		11/1/2024
2642380	Washington	Ryan	Christopher		11/1/2024
1866716	Welsh	Michael	David		11/1/2024
601387	Wick	Justin	James		11/1/2024
936181	Wiegand	Michael	George		11/1/2024
1964009	Wiley	Teddy	Ray	Jr	11/1/2024
2644616	Williams	Cory	Dwane		11/1/2024

2520575	Zieser	Alexander	Vincent		11/1/2024
203837	Zimmerman	Tori	Linn		11/1/2024
1877775	Zugel	Georgette	Lea		11/1/2024
1972335	Bradley	Bryce	Kinneyham		11/1/2024
2616128	Fitzgerald	Zachary	Alexander		11/1/2024
2651156	Garrett	Avery			11/1/2024
1248204	Hedke	Jacob	Christopher		11/1/2024
2092499	Lazcano Herrera	Diego			11/1/2024
2150746	Logan	Myron	Lamont	Jr	11/1/2024
308251	Pettingill	James	Thomas		11/1/2024
2615971	Sang	Biak	Lian		11/1/2024
1410496	Stewart	Sean	Michael		11/1/2024
419081	Stoner	Mark	Steven		11/1/2024
2639919	Szafranski	Robert	Mitchell		11/1/2024
493375	Tudi	Kyle	Anthony		11/1/2024
2631080	Valderas	Natalia	Sofia		11/1/2024
2168614	Wilson	Austin	James		11/1/2024
2594224	Wilson	Brandon		Sr	11/1/2024

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.



Luke R. VanNatter, Licensing Analyst