

DEPARTMENT OF FINANCIAL INSTITUTIONS

MINUTES OF MEETING

June 12, 2014

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

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

- A. Department staff updated the Members regarding examination information which is confidential pursuant to IC 28-1-2-30 This aspect of the Executive Session is authorized by IC 5-14-1.5-6.1(b)(7).

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

- A. Members Present: Mark Schroeder, Vice Chairman; Donald E. Goetz; Paul Sweeney; Mike Davis and Dennis Bassett, Director. Richard J. Rice, Chairman and Jean L. Wojtowicz were absent.
- B. Date of next meeting: July 10, 2014 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Vice Chairman Schroder entertained a motion to approve the minutes of the March 31, 2014 meeting.

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

D. BANK AND TRUST DIVISION:

1. Logansport Savings Bank, FSB, Logansport, Cass County, Indiana

Kirk Schreiber, Senior Bank Analyst presented this application. Representing Logansport Savings Bank, FSB was Claudia Swhier, Attorney, Barnes, and Thornburg. Mr. Schreiber informed the Members that Logansport Savings Bank, FSB had filed an application to convert from a federally chartered stock savings bank to a state chartered commercial bank pursuant to IC 28-1-21.6. As part of the Plan of Conversion, the bank intends to retain its

Minutes of Members' Meeting

June 12, 2014

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name Logansport Savings Bank, FSB.

Mr. Schreiber informed the Members that the staff has determined that the resulting commercial bank would operate in a safe, sound, and prudent manner. The proposed charter conversion would not result in a commercial bank that has inadequate capital, unsatisfactory management, or poor earnings prospects. Management and other principals are qualified by character and financial responsibility to control and operate the resulting commercial bank in a legal and proper manner. The interests of the depositors, creditors and the public would not be jeopardized by the charter conversion.

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

E. DIRECTOR'S COMMENTS AND ACTIONS :

1. Gina Williams presented updated financial projections for FY 14 and projected financial projections for FY 15 based on proposed fee schedules for fiscal year ending June 30, 2015. Updated financial projections for FY 14 reflecting a net surplus of \$248,000 and an ending fund balance of \$5,433,000 were discussed. The Members were informed that only minor changes were being proposed to the Consumer Credit fee schedule for FY 15. The fees on the bank and credit union fee schedules would remain the same. Revenue for FY 15 based on the proposed fee schedules, current revenue trends, and projected conversions was projected to be \$8,080,000, resulting in a surplus of \$629,000 based on the Department's approved budget of \$7,451,000. The Member's were informed that the previous Friday state agencies received a memo from the state budget agency announcing a 4.5% reversion would be applied to their FY 15 budget. This amounts to a \$335,000 reduction in the Department's budget for FY 15. The Members and staff then discussed the impact the reversion would have on the Department and its ability to maintain an adequate staffing level. Director Bassett informed the Members the Department would request a waiver of the reversion. If the request is denied the Department would be unable to hire to replace retiring employees and would be understaffed.

Mr. Sweeney made a motion to approve the fee schedules for fiscal year ending June 30, 2015 and Mr. Davis seconded the motion. The fee schedules were unanimously approved.

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

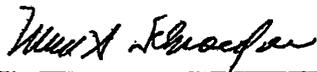
CERTIFICATION:

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

OTHER BUSINESS:

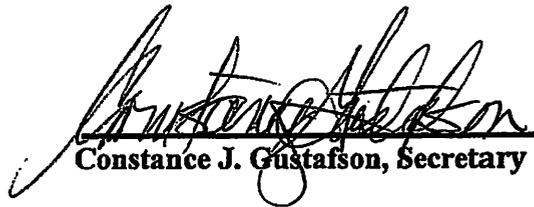
Vice Chairman Schroeder asked if there was other business. There being no further business, Vice Chairman Schroeder entertained a motion to adjourn the meeting. Mr. Goetz moved for adjournment, Mr. Sweeney seconded the motion, and it passed unanimously.

APPROVED:



Mark Schroeder, Vice Chairman

ATTEST:



Constance J. Gustafson, Secretary

**ACTION TAKEN BY THE DIRECTOR
MAY 23, 2014**

1. **LAKE COUNTY TRUST COMPANY, CROWN POINT, LAKE COUNTY, INDIANA**
Lake County Trust Company has applied to the Department for permission to amend Article 1 of its Articles of Incorporation. The amendment to Article 1 will change the bank's name to **Indiana Land Trust Company**. The effective date of the amendment will be June 2, 2014. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED



ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

MAY 16, 2014

FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

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

Tucanos Brazilian Grill – Noblesville – 80 members (common bond of occupation as defined by 28-7-1-10)

Legacy Christian School – Noblesville – 35 members (common bond of occupation as defined by 28-7-1-10)

Wings Etc. Grill & Pub – Noblesville – 60 members (common bond of occupation as defined by 28-7-1-10)

Honda of Fishers – Fishers – 75 members (common bond of occupation as defined by 28-7-1-10)

R.E. Dimond – Indianapolis – 20 members (common bond of occupation as defined by 28-7-1-10)

Day Nursery Association – Indianapolis – 228 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP

M. Bassett

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

MAY 27, 2014

FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

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

Howald Heating & Air Conditioning – Indianapolis – 30 members (common bond of occupation as defined by 28-7-1-10)

Pondurance, LLC – Indianapolis – 14 members (common bond of occupation as defined by 28-7-1-10)

Braden Business Systems – Indianapolis – 50 members (common bond of occupation as defined by 28-7-1-10)

Chuy's – Noblesville – 110 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP / MBassett

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

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

The bank has applied to the Department for approval to relocate a branch office from 102 North Main Street, Goshen, Elkhart County, Indiana to 119 South Third Street, Goshen, Elkhart County, Indiana. The application was received on April 22, 2014. The branch is to be known as the **Goshen Downtown Branch**. The bank will continue to have 51 branches after the relocation. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED _____



2. **MERCHANTS BANK OF INDIANA, LYNN, RANDOLPH COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 11590 North Meridian Street, Carmel, Hamilton County, Indiana. The application was received on April 15, 2014. The branch is to be known as the **Carmel Branch**. This will be the institution's third branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED _____



**ACTION TAKEN UNDER DELEGATED AUTHORITY
MAY 23, 2014**

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

The bank has applied to the Department for approval to establish a branch office to be located at **1020A Sagamore Park Centre, West Lafayette, Tippecanoe County, Indiana**. The application was received on May 14, 2014. The branch is to be known as the **West Lafayette Branch**. This will be the institution's 50th branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED 

2. **FIRST BANK OF BERNE, BERNE, ADAMS COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate its main office from **102 West Main Street, Berne, Adams County, Indiana** to **170 West Main Street, Berne, Adams County, Indiana**. The application was received on April 30, 2014. The expected date to relocate is June 30, 2014. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED 

DELEGATED AUTHORITY
Thursday, May 8, 2014

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Parkside Lending, LLC (23457) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in San Francisco, California. They will be servicing their loans. They currently operate in forty states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

Volunteer Mortgage, Inc. (23870) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Nashville, Tennessee. They will not be servicing their loans. They currently operate in four states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

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


Dennis Bassett, Director

DELEGATED AUTHORITY
Wednesday, May 21, 2014

MONEY TRANSMITTER LICENSE APPLICATION

IDT Payment Services, Inc. (23381) applied via the Nationwide Mortgage Licensing System for a Money Transmitter license. They are not currently licensed. Applicant is based in Newark, New Jersey. They are currently licensed in fifteen states. The applicant will transmit money to the designated payee primarily for personal, family, or household purposes. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 28-8 and as stipulated in IC 28-8-4-35. Applicant is recommended for approval. (JDH)

Intuit Payments, Inc. (23023) applied via the Nationwide Mortgage Licensing System for a Money Transmitter license. They are not currently licensed. Applicant is based in Mountain View, California. They are currently licensed in nine states. The applicant will transmit money to the designated payee primarily for personal, family, or household purposes. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 28-8 and as stipulated in IC 28-8-4-35. Applicant is recommended for approval. (JDH)

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


Dennis Bassett, Director

DELEGATED AUTHORITY
Wednesday, June 04, 2014

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Universal Mortgage & Finance, Inc. (24493) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Edgewater, Maryland. They will not be servicing their loans. They currently operate in twelve states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

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


Dennis Bassett, Director

Delegated Authority

June 4, 2014

CommonBond Lending, LLC (24396) is requesting a consumer loan license. Applicant is based in Brooklyn, New York.

Applicant plans to originate and refinance student loans for graduate students, and the transactions will be unsecured. The marketing strategy consists of digital marketing and hosting professional development events in key locations. They plan to operate in 45 states. Transactions will be serviced by Cology, Inc.

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

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


Dennis Bassett, Director

Delegated Authority

June 4, 2014

Royal Pawn Incorporated (24397) is requesting a pawnbroker license. Applicant is based in Aurora, Indiana. References were all satisfactory. Diana Pike, President, and Jared Pike, Manager, attended the interview with Division Supervisor James D. Harrell, and Field Supervisors Scott Imbus and Aaron Sweet, on May 21, 2014.

During the interview, Department representatives explained many of the provisions of the Pawnbroking Law, including records retention requirements, maximum charges, disclosure, age limitations, license renewal requirements, when the pawnbroker becomes the owner of pawned property, and pawn ticket entries. Cooperation with law enforcement agencies was also discussed. Also covered was the requirement to hold precious metals for 10 days and the requirement to comply with all state and federal anti-money laundering statutes/regulations.

The applicant intends to operate a pawnbroking business in Aurora, Indiana. Jared Pike will manage the pawnbroking business. He has been working in the pawnbroking business in Kentucky since 2007, where he was employed by Diana Pike.

Both individuals have a solid understanding of the Indiana pawnbroking law and demonstrated strong knowledge of the pawnbroking business. The applicant understands that the business must take possession of the pawned articles and that they are responsible to keep them secure.

The applicant does not have a license with the ATF for the Indiana location but plans to obtain a license in the near future. The applicant does have an ATF license for the Kentucky location. Mr. Pike understands that he is prohibited from taking handguns as security for loans.

The applicant will be using PawnMaster computer software and Burrell forms.

The staff's review finds the financial standing, competence, business experience, and character of the applicant is such that the business will be operated honestly, fairly, and efficiently as stipulated in IC 28-7-5-8.

Applicant is recommended for approval.

(JDH)

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


Dennis Bassett, Director

Delegated Authority

Friday, May 02, 2014

Mortgage Loan Originator Applications

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

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID
526102	Abraham	John	J.		24286
1172706	Alexander	Tionna	C.		24328
1177676	Austin	Casey	Dale		24313
234234	Baesch	Lloyd	Herman	IV	23959
880129	Bash III	John	Alexander		24297
45872	Bates	Matthew	John		24262
225738	Blain	Richard	Harvey	Jr.	24274
262641	Britton	Christopher	T.		24327
1110356	Brownlee	Hollis			23949
1151452	Burns	Tyler			24254
425280	Couper	Amy	E.		24287
1109264	Deming	R.	Elizabeth		24296
1165423	Dick	Travis	Harley		24306
1105290	Fava	Angelic			24282
1056105	Fombrun	Marcel	Alix		24304
257569	Hagar	Wayne	Paul		24097
952786	Hazel	John	Albert		24343
186619	Kalajian	Yeghia	Raffie		24317
484530	Kopcha	Robert	Joseph		24321
217785	Landman	Stuart	Jay		24335
180451	Law	Chad	Leonard		24334

1037823	Lopuski	Frank	Jr.	24336
1053398	Maher	Dennis	Michael	24333
1122998	Martinez	Andrew	David	24291
1182963	Matchett	Jeremy	Patrick	24329
414840	McCleary	Jay	J.	24298
1160783	Perez	Alicia	N.	24312
1140087	Pichereau	Lionel	Andre	23779
247066	Price	Geneva	Lynne	24342
69875	Purkins	Richard	Miles	23957
199836	Purvis	Robert	Eldon Jr.	24090
1108378	Pyle	Jessica	Nicole	24278
399919	Smith	Marlene		24294
864793	Stuckey	Michael	Boyd	24283
496754	Summers	David	L.	24260
1187754	Sutton	Shastina	Dionne	24311
1051289	Thai	Kevin		24339
1033563	Wagner	Andrew	James	24290
194359	Warner	Frederick	D.	24330
1161745	Wiegand	John	Francis	24265
516011	Wilson	Larry	Darnell	24284
1182311	Yancey	Scott	A.	24325

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



 Dennis Bassett, Director

Delegated Authority
Wednesday, May 14, 2014

Mortgage Loan Originator Applications

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

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID
219500	Ajlouni	Waleed			24319
841192	Anderson	William	Joshua		24303
949932	Barba	Matthew	Abel		24380
1176666	Bird	Joseph	Ames		24391
18063	Boner	Charles			24065
272049	Carroll	Julie	Ann		24367
283974	Chai	Joon	Ki		24365
180096	Connelly	Marc			24302
1160740	Cope	Nicole	Elaine		24346
63274	Culbreth	Cecil	Bruce		24351
28220	Cupples	Donna	Marie		24315
1133693	Downs	Andrew	O'Neill		24197
1165074	Eisenhauer	Reed	Allen		24387
234644	Frank	Michael	Lawrence		24422
18145	Fruh	Shawn	Alexander		24370
616931	Gorr	Kimberly	Jo		24344
288989	Johnson	Anthony			24350
964981	Jonas	David	Michael		24382
389599	Klotz	William	Matthew		24277
174206	Lambros	Nicole	M.		24340
1180798	Jensen	Erin	Maureen		24348

460621	Liberatore	Samuel	Penn	24263
860033	Martinez	Hernan		24373
973785	McClellan	Melissa	Kay	24412
870549	McDougall	Anthony		24420
12820	McKeon	Sean	Joseph	24314
851430	Morlok	Nicholas	Bryan	24381
896939	Nelson	Adam	Scott	24326
961006	Nelson	Darren		24372
1179423	Noakes	Matthew	Edward	24293
225590	O'Brien	Andrew	J.	24337
324052	O'Neal	Danny	Ray II	24320
1165080	Patterson	Michael	Frederick	24410
1182226	Powell	Blake	Matthew	24378
954749	Ramer	Shaundra	D.	24362
485923	Rhynehart	Kelly	Lynne	24388
1182875	Roberson	Venard		24331
1165522	Rosenberg	Brent	Harvey	24392
926520	Rudy	Mark	Augustine	24347
543514	Scheller	Kelsey	Brooke	24299
146166	Tarsitano	Tory		24360
1030850	Thomas	Carl	Anthony	24318
1042666	Thomas	Ryan	Joseph	24301
333751	Weiss	Linton	Arthur	24414
500191	White	Douglas	Bruce	24316
22755	Wishart	Cory	Lee	24424

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


 Dennis Bassett, Director

Delegated Authority
Friday, May 16, 2014

Mortgage Loan Originator Applications

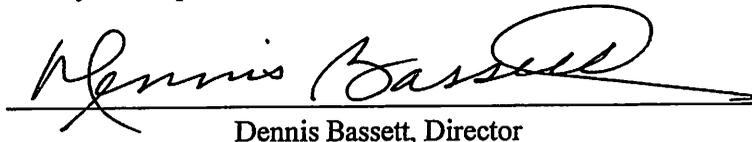
The following sixty-one mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief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

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID
989667	Allen	Alan	Michael		24456
921659	Balanetsky	Stephen	Joseph	Jr.	24415
399071	Barker	Kevin	Daniel		24379
352369	Beeler	Christian	James		24409
952791	Blalock	Burton	Emanuel		24455
18838	Bohn	John	Elliott		24369
1077865	Bonk	Jeffrey	Scott		24406
1030649	Boone	Rebekah	Lynn		24364
996389	Bray	Roni	Jo		24429
7188	Brennan	James	Robert	III	24376
105596	Brewer	Kelly	John		24405
112023	Burroughs	Chris	M.		24442
983617	Busboom	Tara			24411
172959	Carlson	Ammon	Jay	IV	24413
873908	Counihan	James	Matthew		24443
1163353	Cullen	Scott	Edward		24433
563399	Dimmock	Wayne			24358
1019714	Dunn-Martin	Joanna	L.		24402
328523	Galbreath	Richard	Sheridan		24444
888298	Hayes	Jason	Duane		24469
1156330	Hilt	James	Edward		24359

29290	Hunter	Darin	Michael	24430
300831	Jokic	Frank		24465
588201	Jones	Joshua		24386
872091	Kinsella	Christopher	Kalber	24425
1163662	Klimek	Krystal	Catherine	24417
443071	Kreuger	Daniel	Clayton	24408
864885	Land	Jason	Edward	24463
1153151	Lesinski	Jeffrey	Darren	24310
228182	Libman	Lawrence	S.	24419
1164876	Loxton	Kimberly	D.	23937
116000	Markle	Jeffrey	A.	24470
636063	Martin	Amber	M.	24385
1179166	Mason	Jordan	Elliot	24356
197445	Mockenhaupt	Francis	Joseph	24464
1186866	Moellering	Richard	William	24377
93314	Moretz	Charles	Christopher	24431
1109242	Nevarez	Suzanne		24384
1165217	Newman	Angela	Chanel	24394
1172904	Nord	Kirk		24352
657510	Overley	Jessica	Michelle	24361
1177627	Overshiner	Gina	Renee	24371
1016437	Phalon	Sean	Michael	24472
1057151	Powell	Gordon	Robert	24404
5223	Ricevuto	Thomas	Nicholas	24375
1071824	Robinson	Michael	Jarek	24426
810360	Rosenberg	Marc	Ira	24474

1097478	Sargent	Lawrence	Jacob	24383
916634	Scheetz	Melissa	G.	24450
1161913	Schlueter	Kevin		24395
1125318	Shrewsbury	Evan		24349
964977	Shrum	Cameron	Bradley	24421
207386	Stonewall	Erich	John	24247
128227	Trombley	Robert	Martin Jr.	24407
406302	Unglaub	Amy	Heather	24253
728230	Waddell	Stephen	R.	24434
1067149	Williams	Robert	Christopher	24389
1185391	Woodard	Sarah	Gene	24403
983797	Woolston	Brett	Morgan	24441
276890	Wynn	Gregory	Darren	24448
426818	Zlotkowski	Randy	J.	24440

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


Dennis Bassett, Director

Delegated Authority

Friday, May 23, 2014

Mortgage Loan Originator Applications

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

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID
732524	Betancourt	Alexander			24495
34928	Bork	Gregory	Michael		24446
438583	Brens	John			24436
1184228	Brooksher	Zachary	Vaughn		24462
200403	Campbell	Raymond	Craig		24285
5586	Ehrlich	Gordon	Samuel		24540
982856	Emrich	Tanyau	Sims		24492
1194078	Evans	Bicari			24487
1080236	Fernandez	Cedric			24498
203314	Frederick	Timothy	Shawn		24453
1026121	Goff	Michael	Graham		23905
1072098	Gray	Lyndsey	Rebecca		24530
33933	Haggerty	David	T.		24516
624061	Jester	Michael	William		24473
319181	Kelley	Ryan	Lloyd		24056
204056	Kennedy	Maria	Willging		24468
214476	Klinger	Christopher	J.		24133
194954	Lagle	Toby	Lee		24514
1190270	Lee	Jennifer	Louise		24447
144741	Lieske-Mullins	Aissa	Donyel		24338
714103	Lynch	Matthew			24454

877705	Masterson	Jenny	Rebecca	24478
901071	Mattingly	Julie	K.	24452
771634	Mitchell	Tyler	Lee	24445
1176264	Monary	Nicole	Renae	24432
1184245	Nugent	Courtney	Lynn	24459
1163821	O'Sullivan	Ryan	James	24486
1194074	Peters	Marsea	Gail	24500
217979	Pruitt	Eileen		24534
49632	Raimi	Michael	Sean	24499
457108	Raso	Eric		24460
1149318	Rickard	Charles	C. IV	24229
1193845	Rivera	Gerardo		24485
218160	Russotto	Michael	D.	24012
484901	Shultz-Miller	Teresa		24435
1072724	Sisterman	Mark	T.	24471
40032	Soryal	Andrew	Fikry	24528
1193738	St. Clair	Patrick	Stephen	24535
990931	Tomlin	Brandon	Christian	24501
213533	Turk	Fred		24482
39964	Twombly	Scott	Michael	24533
37370	Vlamis	Neena	Lee	24374
1127827	Walters	Keith	Allen	24467
190429	Williams	Prince	Jr.	24451
1176806	Zirkel	Rebecca	Dee	24504

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


 Dennis Bassett, Director

Delegated Authority
Friday, May 30, 2014

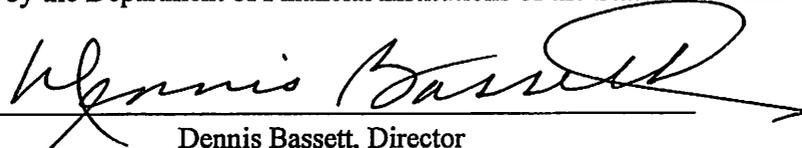
Mortgage Loan Originator Applications

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

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID
1193741	Alderman	Blake	Andrew		24560
145253	Bernhardt	Julie	Marie Dahl		24517
349006	Biel	Jordan	Kendall		24509
1180926	Billington	Nicholas	William		24525
956259	Cavitt	Michael	Wayne		24519
210514	Cejka	Brad	Everett		24554
1021167	Chaknine	Denise	Eileen		24559
281283	Cohron	Matthew	Darrel		24275
31470	Cooper	Christian	J.		24524
236499	Dellutri	Kenneth	Robert		24512
1123280	Dooley	Paul	Joseph		24566
1191942	Edwards	Maggie	Ruth		24520
211501	Ermigarat	Raymond	Jason		24569
338830	Ernst	Edward	James		24526
930659	Evans	Travis	C.		24573
196155	Fitzpatrick	Kevin	Richard		24521
930281	Gamble	Joy	Olease		24496
950014	Garcia	Michael	Brandon		24019
6402	Griner	Richard	Howard		24481
901514	Hamidi	Samantha	Ferial		24543
51183	Havens	Elayne			24558

217273	Henderson	Jonathan	Zac	24479
138467	Hoeferle	Stephen	Paul	24449
385648	Jones	Paul	Fleming James	24527
1156760	Kelly	Adam	Ryan	24570
1074868	Klumpe	Nathan	Jon	24529
846889	Kohler	John	Gerard	24522
132544	Kristek	Rita	Susanne	24009
564994	Lee	Sok		24563
993395	Lickteig	Glenn	M.	24503
968989	McConnell	Christopher	Lee	24483
224867	McCoy	Dennis	Randall	24548
728978	McMoran	Mark	Edward	24510
846683	Moore	Joseph	Patrick	24523
333755	Nash	Steve	Vincent	24541
417675	Rollings	Mark	Angelo	24542
153477	Roy	Robert	Vincent	24551
299787	Saunders	Arthur	Franklin	24497
209857	Schafer	Michael	J.	24357
219027	Snyder	James	D.	24568
136220	Tegeler	Fredric	Joseph Jr.	24552
279007	Thornton	Benjamin	Clark	24437
1187269	Vessels	Tracy	L.	24508
756019	Zeigler	Kristine	Ann	24149

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


 Dennis Bassett, Director