

DEPARTMENT OF FINANCIAL INSTITUTIONS
MEETING MINUTES
March 31, 2014

The Members of the Department of Financial Institutions met at 10:00 a.m., EST, at 30 South Meridian Street, Suite 300, Indianapolis, Indiana. Present from the Department were Dennis Bassett, Director; Thomas C. Fite, Deputy Director, Depository Division and Assistant Secretary; Gina R. Williams, Deputy Director, Administration Division; Troy Pogue, Supervisor, Administration Division; Kirk Schreiber, Senior Bank Analyst; Mark K. Powell, Supervisor, Credit Union Division; Mark B. Tarpey, Deputy Director, Consumer Credit Division; Jim Harell, Supervisor, Consumer Credit Division and Sharmaine Stewart, Administrative Assistant. Present representing Bedford Federal Savings Bank and Peoples Bank SB was Claudia Swhier, Attorney, Barnes and Thornburg. Representing Public Service Credit Union was President John McKenzie and Vice President of Legislative Affairs, Chris Beaumont of the Credit Union League. Representing Indiana Business Journal was reporter Chris O' Malley.

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

- A. Thomas Fite presented to the Members a review of 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).
- B. Mark Tarpey presented to the Members a summary of pending litigation. This aspect of the Executive Session is authorized by IC 5-14-1.5-6.1(b)(2)(B).

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

- A. Members Present: Richard J. Rice, Chairman; Donald E. Goetz, Jean L. Wojtowicz, Michael W. Davis and Dennis Bassett. Mark Schroeder, Vice Chairman, participated via teleconference. Paul Sweeney was absent.
- B. Date of the next meeting: May 8, 2014 @10:00 a.m., at the office of The Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Chairman Rice entertained a motion to approve the minutes for the September 20, 2013 meeting.

Mr. Davis moved approval of the minutes; Ms. Wojtowicz seconded the motion, and the motion passes unanimously.

D. BANK AND TRUST DIVISION

1. Bedford Federal Savings Bank, Bedford, Lawrence County, Indiana

Mr. Kirk Schreiber, Senior Bank Analyst, presented this application. Representing Bedford Federal Savings Bank was Claudia Swhier, Attorney, Barnes, and Thornburg. Mr. Schreiber informed the Members that Bedford Federal Savings Bank had filed an application to convert

from a federally chartered mutual savings bank to a state chartered mutual savings bank pursuant to IC 28-1-21.7. As part of the Plan of Conversion, the bank intends to retain its name Bedford Federal Savings Bank. Mr. Schreiber informed the Members that the staff has determined that the resulting mutual savings bank would operate in a safe, sound, and prudent manner. The proposed charter conversion would not result in a mutual savings 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 mutual savings 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. Goetz and seconded by Mr. Schroeder. The application was unanimously approved.

2. Peoples Bank SB, Munster, Lake County, Indiana

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

The Agreement and Plan of Voluntary Supervisory Merger Conversion (the "Agreement") was dated December 20, 2013. Pursuant to the Agreement the Association will convert from a federal mutual savings and loan association to a federal stock savings and loan association and simultaneously merge with and into Peoples in a transaction that will qualify as a voluntary supervisory conversion. The resulting bank will operate under the Articles of Incorporation and Bylaws of Peoples. The Association's corporate existence will cease upon consummation of the merger. The main office and branch of the Association will become branches of Peoples.

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

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

E. CREDIT UNION DIVISION:

1. PUBLIC SERVICE CREDIT UNION, ALLEN COUNTY, INDIANA

This application was presented by Mark K. Powell, Supervisor, Credit Union Division. Public Service Credit Union has applied to the Members of the Department of Financial Institutions for approval of their proposed merger of Pinnacle Credit Union, Fort Wayne, Allen County, Indiana into Public Service Credit Union.

This is a voluntary merger initiated by the Board of directors of Pinnacle Credit Union. This merger will provide economies of scale and an opportunity to provide the more complete services of Public Service Credit Union to the membership of Pinnacle Credit Union.

Mr. Powell explained that as required by IC 28-7-1-33(c) the following factors should be considered by the Department in approving or disapproving the merger:

- (1) Whether the credit unions subject to this proposed merger are operated in a safe, sound, and prudent manner. In staff's opinion both credit unions are operated in a safe, sound, and prudent manner.
- (2) Whether the financial condition of either credit union involved in this merger will jeopardize the financial stability of the other credit union. In staff's opinion the financial condition of neither credit union will jeopardize the financial stability of the other credit union.
- (3) Whether the proposed merger will result in a credit union that has inadequate capital, unsatisfactory management, or poor earnings prospects. In staff's opinion the proposed merger will not result in a credit union that has inadequate capital, unsatisfactory management, or poor earnings prospects.
- (4) Whether the proposed merger, in the department's judgment, will result in a credit union that is more favorable to the shareholders than if the credit unions were to remain separate. In staff's opinion this merger will result in a credit union that is more favorable to the shareholders than if the credit unions were to remain separate.
- (5) Whether the management or other principals of the surviving credit union are qualified by character and financial responsibility to control and operate in a legal and proper manner the resulting credit union. In staff's opinion the management and other principals of the surviving credit union are qualified by character and financial responsibility to control and operate in a legal and proper manner the resulting credit union.
- (6) Whether the credit unions involved in this transaction have provided all the information required to reach a decision on this merger. In staff's opinion both credit unions have provided all of the information required to reach a decision on this merger.

The capital of the surviving credit union (Public Service Credit Union) will be 10.01% of total assets.

Mr. Powell further pointed out that the merger has been approved by the National Credit Union Administration.

Mr. Goetz made a motion for approval which was seconded by Ms. Wojtowicz. The motion to approve the voluntary merger of Pinnacle Credit Union into Public Service Credit Union was unanimously approved.

F. DIRECTOR'S COMMENTS AND ACTIONS:

1. The staff requested that the Members adopt a resolution relating to the Order on Delegation of Duties to the Director. Director Bassett also advised the Members of actions taken pursuant to Delegated Authority.

Ms. Wojtowicz made a motion that the Members, by resolution, adopt the Order of Delegation of Duties. Mr. Davis seconded the motion, and it was approved unanimously.

2. Consideration of amendment to SAFE MLO Rules.

Mr. Goetz made a motion for approval; it was seconded by Mr. Schroeder.

3. Consumer Price Index Dollar Adjustments Under the Indiana Uniform Consumer Credit Code

Mr. Davis made a motion for approval; it was seconded by Ms. Wojtowicz.

4. Gina Williams, Deputy Director of Administration, updated the Members on the Department's financial operating results for the 8 months ending February 28, 2014, and presented updated financial projections for the fiscal year ending June 30, 2014. The update was provided to the Members for informational purposes only.

5. Vice Chairman Schroeder stated that there was a correction to the listed Delegated Authority. The wrong branch for German American Bancorp was listed as closing. The correct closure was the South College Mall branch located at 1285 South College Mall Road

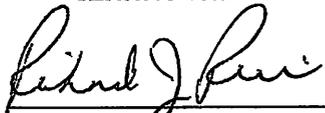
CERTIFICATION:

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

OTHER BUSINESS:

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

APPROVED:


Richard J. Rice, Chairman

ATTEST:

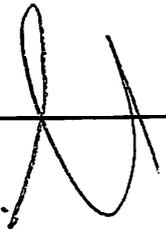

Thomas C. Fite, Assistant Secretary

**ACTION TAKEN BY THE DIRECTOR
NOVEMBER 21, 2013**

1.

THE FARMERS AND MERCHANTS BANK, BOSWELL, BENTON COUNTY, INDIANA

On November 19, 2013, The Farmers and Merchants Bank requested approval of the Director to keep its Otterbein Branch closed for an undetermined amount of time due to the damaging storms that occurred on November 17, 2013. The branch located at 406 North Maddox Road, Otterbein, Benton County, Indiana lost power which may not be restored for several days. Proper notification was posted at the entrance and drive-up location, as well as the bank's website for customers of the bank. Based on a review of the information submitted and the extreme weather conditions for that area, **APPROVAL IS RECOMMENDED - (TCF)**

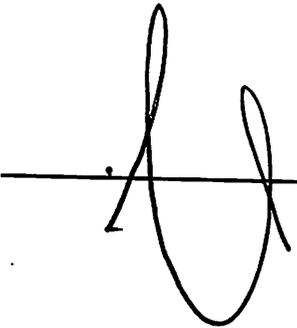
APPROVED


**ACTION TAKEN BY THE DIRECTOR
DECEMBER 6, 2013**

1.

THE LAPORTE SAVINGS BANK, LAPORTE, LAPORTE COUNTY, INDIANA

The bank has requested permission to hold a parcel of property in excess of three years as prescribed in IC 28-1-11-5. The real estate held is a result of the bank's acquisition of City Savings Bank, Michigan City, Indiana on October 12, 2007. City Savings Bank was holding the property for future development as a branch facility. LaPorte Savings Bank still has plans to develop this property for future expansion. The property is located at 1201 East Lincoln Highway, Valparaiso and was purchased on December 30, 2005. At the bank's board meeting on November 12, 2013, the board adopted a board resolution reaffirming the bank's intention to hold this real estate for possible future branch development. Allowing the bank to continue to hold the real estate does not appear to endanger the safety and soundness of the financial institution. IT IS RECOMMENDED THE BANK BE GRANTED AN EXTENSION TO HOLD THE REAL ESTATE UNTIL DECEMBER 31, 2014. SHOULD THE BANK NOT BE ABLE TO UTILIZE THE REAL ESTATE WITHIN THIS TIME FRAME, ANOTHER REQUEST TO THE DIRECTOR PURSUANT TO IC 28-1-11-5 WILL BE REQUIRED (TCF).

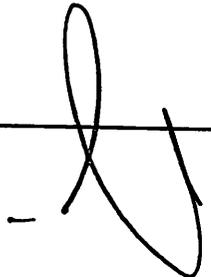

APPROVED

**ACTION TAKEN BY THE DIRECTOR
JANUARY 29, 2014**

1.

FIRST STATE BANK OF PORTER, PORTER, PORTER COUNTY, INDIANA

The bank has applied to the Department pursuant to IC 28-13-3-3 for approval to buy back \$585,299.66 or 43 shares of its outstanding common stock. All stock purchased would be retained as authorized but unissued shares. The Board of Directors of the bank adopted a resolution on January 15, 2014, to acquire First State Bank of Porter common stock as Treasury Shares from Home State Bancorp, Inc., Crystal Lake, Illinois for a price of \$13,611.62 per share. As of December 31, 2013, the bank's Tier 1 leverage capital ratio was 10.56%. On a pro forma basis as of December 31, 2013, assuming the 43 shares are repurchased, the Tier 1 leverage capital ratio would be approximately 10.19%. **APPROVAL IS RECOMMENDED (TCF)**



APPROVED

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

SEPTEMBER 30, 2013

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:

Cutters Brew Co. – Avon – 10 members (common bond of occupation as defined by IC 28-7-1-10)

Discount Tire – Avon – 14 members (common bond of occupation as defined by IC 28-7-1-10)

Benesch Law – Indianapolis – 45 members (common bond of occupation as defined by IC 28-7-1-10)

Custom Touch Irrigation – Noblesville – 23 members (common bond of occupation as defined by IC 28-7-1-10)

Title Boxing Club – Fishers– 18 members (common bond of occupation as defined by IC 28-7-1-10)

The Egg and I – Carmel – 40 members (common bond of occupation as defined by IC 28-7-1-10)

Mudbugs Cajun Cafe – Carmel – 10 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP


ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

OCTOBER 28, 2013

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:

Sheridan Community Schools – Sheridan – 150 members (common bond of occupation as defined by IC 28-7-1-10)
Spectrum Janitorial – Indianapolis – 44 members (common bond of occupation as defined by IC 28-7-1-10)
Tamm Capital Group – Indianapolis – 10 members (common bond of occupation as defined by IC 28-7-1-10)
Carmel Landing Apartments – Carmel – 6 members (common bond of occupation as defined by IC 28-7-1-10)
Jack in the box, Greenwood – Indianapolis – 24 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)



ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

DECEMBER 02, 2013

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:

Sharp Business Systems – Indianapolis – 100 members (common bond of occupation as defined by IC 28-7-1-10)

Kaplan University – Indianapolis – 22 members (common bond of occupation as defined by IC 28-7-1-10)

Pat's Philly Pretzels – Fishers – 15 members (common bond of occupation as defined by IC 28-7-1-10)

Street Links – Indianapolis – 241 members (common bond of occupation as defined by IC 28-7-1-10)

Swiftly Oil – Seymour – 480 members (common bond of occupation as defined by IC 28-7-1-10)

Indianapolis Interpreters, Inc. – Indianapolis – 360 members (common bond of occupation as defined by IC 28-7-1-10)

Sendgine, LLC – Indianapolis – 4 members (common bond of occupation as defined by IC 28-7-1-10)

T 2 Systems, Inc. – Indianapolis – 140 members (common bond of occupation as defined by IC 28-7-1-10)

Fathom Voice – Indianapolis – 19 members (common bond of occupation as defined by IC 28-7-1-10)

Ginger's Cafe – Noblesville – 19 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP
N

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

JANUARY 10, 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:

Noblesville Schools – Noblesville – 1,500 members (common bond of occupation as defined by IC 28-7-1-10)

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

Cool River Pizza – Noblesville – 20 members (common bond of occupation as defined by IC 28-7-1-10)

Options Charter Schools – Noblesville – 15 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP


ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

JANUARY 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:

Quemetco – Indianapolis – 250 members (common bond of occupation as defined by IC 28-7-1-10)

The Legend Cafe – Indianapolis – 18 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP



**ACTION TAKEN UNDER DELEGATED AUTHORITY
SEPTEMBER 25, 2013**

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

The bank has applied to the Department for approval to establish a branch office to be located at **3944 McCarty Lane, Lafayette, Tippecanoe County, Indiana**. The application was received on August 26, 2013. The branch is to be known as the **Lafayette Cascada Branch**. This will be the institution's 75th branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED

A handwritten signature in black ink, consisting of a large, stylized loop that crosses itself, positioned above a horizontal line.

2. **NORTH SALEM STATE BANK, NORTH SALEM, HENDRICKS COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at **202 West Main Street, Danville, Hendricks County, Indiana**. The application was received on September 3, 2013. The branch is to be known as the **Danville Drive-Thru Branch**. This will be the institution's sixth branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED

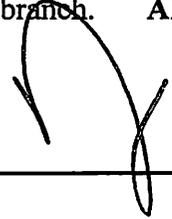
A handwritten signature in black ink, consisting of a large, stylized loop that crosses itself, positioned above a horizontal line.

**ACTION TAKEN UNDER DELEGATED AUTHORITY
NOVEMBER 1, 2013**

1. MAINSOURCE BANK, GREENSBURG, DECATUR COUNTY INDIANA

The bank has applied to the Department for approval to establish a branch banking offices to be located at **8475 State Road 9, Suite 9, Hope, Bartholomew County, Indiana**. The bank has entered into a purchase and assumption agreement dated September 4, 2013, with Old National Bank, Evansville, Indiana to acquire this branch. The application was received on September 27, 2013. This institution will have a total of 74 branches after the acquisition of the branch. **APPROVAL IS RECOMMENDED – (TCF).**

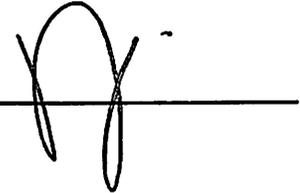
APPROVED _____

A handwritten signature in black ink, consisting of a large, stylized loop that starts at the top right, goes down and left, then loops back up and right, ending with a small dot.

2. RIVER VALLEY FINANCIAL BANK, MADISON, JEFFERSON COUNTY INDIANA

The bank has applied to the Department for approval to establish a branch banking offices to be located at **820 South Buckeye Street, Osgood, Ripley County, Indiana**. The bank has entered into a purchase and assumption agreement dated September 4, 2013, with Old National Bank, Evansville, Indiana to acquire this branch. The application was received on September 25, 2013. This institution will have a total of 13 branches after the acquisition of the branch. **APPROVAL IS RECOMMENDED – (TCF).**

APPROVED _____

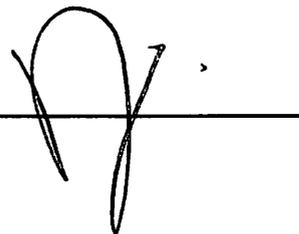
A handwritten signature in black ink, consisting of a large, stylized loop that starts at the top right, goes down and left, then loops back up and right, ending with a small dot.

**ACTION TAKEN UNDER DELEGATED AUTHORITY
NOVEMBER 21, 2013**

1. **LAKE COUNTY TRUST COMPANY, CROWN POINT, LAKE COUNTY, INDIANA**

The corporate fiduciary has applied to the Department for approval to relocate its main office from **2200 North Main Street, Crown Point, Lake County, Indiana** to **9800 Connecticut Street, Suite B2-900, Crown Point, Lake County, Indiana**. The application was received on November 14, 2013. The expected date to relocate is November 22, 2013. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED _____

A handwritten signature in black ink, consisting of a large, stylized loop that crosses itself, positioned over a horizontal line.

**ACTION TAKEN UNDER DELEGATED AUTHORITY
DECEMBER 6, 2013**

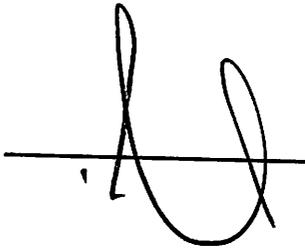
1.

DAVID H. MCKEE, INDIANAPOLIS, MARION COUNTY, INDIANA
David H. McKee has applied to the Department for a change of control to acquire 25 percent or more of the voting shares of Midstate Financial Corporation ("MFC"), Brownsburg, Hendricks County, Indiana, and thereby indirectly control of Hendricks County Bank and Trust Company (the "Bank"), Brownsburg, Hendricks County, Indiana, pursuant to IC 28-1-2-23. MFC is the bank holding company for the Bank. David McKee is the son of former Chairman of the Bank and MFC Fred W. McKee. Fred McKee passed away April 1, 2011.

Upon distribution of the estate of Fred McKee, 7,178 shares of the MFC's common stock will be transferred to the McKee Family Trust, per the Last Will and Testament of Fred McKee. The McKee Family Trust with David H. McKee as special voting trustee, and David H. McKee, individually and as special voting trustee of the McKee Family Trust will have full discretion of the voting rights of MFC stock, and therefore, his control of the MFC stock increased from 6 shares to 7,184 shares or from 0.03% to 31.66% of the outstanding common stock of MFC, and thereby indirectly the Bank.

The application was received on November 4, 2013. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED

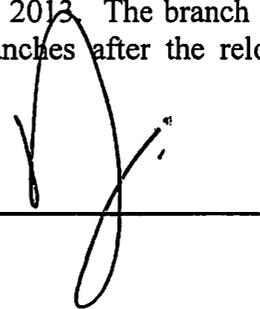


**ACTION TAKEN UNDER DELEGATED AUTHORITY
DECEMBER 20, 2013**

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

The bank has applied to the Department for approval to relocate a branch office from 11611 North Meridian Street, Suite 175, Carmel, Hamilton County, Indiana to 568 East Carmel Drive, Carmel, Hamilton County, Indiana. The application was received on December 6, 2013. The branch is to be known as the **Carmel Branch**. The bank will continue to have 47 branches after the relocation. **APPROVAL IS RECOMMENDED - (TCF)**

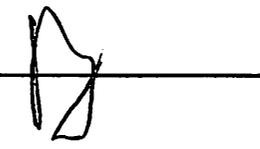
APPROVED _____

A handwritten signature in black ink, consisting of a large, stylized loop that crosses itself, positioned above a horizontal line.

2. **COMMUNITY STATE BANK, ROYAL CENTER, CASS COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 504 North Main Street, Walton, Cass County, Indiana. The application was received on December 2, 2013. The branch is to be known as the **Community State Bank – Walton Office**. This will be the institution's third branch. **APPROVAL IS RECOMMENDED - (TCF)**

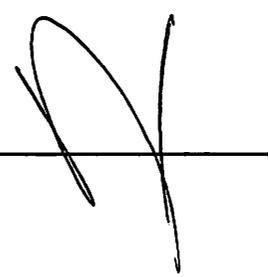
APPROVED _____

A handwritten signature in black ink, consisting of a stylized, looped shape, positioned above a horizontal line.

3. **TALMER WEST BANK, ANN ARBOR, WASHTENAW COUNTY, MICHIGAN**

Indiana Community Bank, Goshen, Indiana, Bank of Las Vegas, Las Vegas, Nevada, and Sunrise Bank, Albuquerque, New Mexico will merge with and into Michigan Commerce Bank, Ann Arbor, Michigan, a Michigan state chartered commercial bank on January 1, 2014. Michigan Commerce Bank will immediately upon consummation of the merger change its name to Talmer West Bank. The resulting institution Talmer West Bank will retain the main office of Indiana Community Bank as a branch of Talmer West Bank. This foreign corporation application is being filed to enable the surviving corporation to transact business in Indiana in accordance with the provisions of IC 28-1-22 and IC 28-2-17. Gary Collins, 511 West Lincoln Avenue, Goshen, Elkhart County, Indiana has been appointed as resident agent for service of legal process by Talmer West Bank. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (TCF)**

APPROVED _____

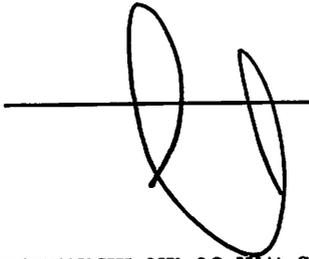
A handwritten signature in black ink, consisting of a large, stylized loop that crosses itself, positioned above a horizontal line.

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JANUARY 16, 2014**

1.

FIRST FARMERS BANK AND TRUST COMPANY, CONVERSE, MIAMI COUNTY, INDIANA
The bank has applied to the Department for approval to establish a branch office to be located at 101 West Sycamore, Kokomo, Howard County, Indiana. The application was received on December 20, 2013. The branch is to be known as the Kokomo Square Branch. This will be the institution's 28th branch. APPROVAL IS RECOMMENDED - (TCF)

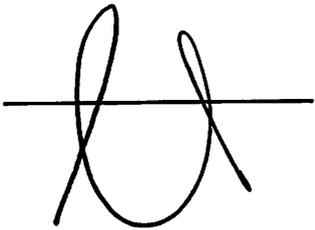
APPROVED



2.

FIRST STATE BANK OF MIDDLEBURY, MIDDLEBURY, ELKHART COUNTY, INDIANA
The bank has applied to the Department for approval to establish a branch office to be located at 17963 Cleveland Road, South Bend, St. Joseph County, Indiana. The application was received on January 8, 2014. The branch is to be known as the Cleveland Road Branch. This will be the institution's sixth branch. APPROVAL IS RECOMMENDED - (TCF)

APPROVED



DELEGATED AUTHORITY
Friday, August 02, 2013

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

American Financing Corporation (20587) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Aurora, Colorado. They will not be servicing their loans. They currently operate in 24 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. (MBT)

Gregg & Valby Mortgage Services d/b/a Affinity Lending Solutions, LLC (21507) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Houston, Texas. They will not be servicing their loans. They currently operate in 25 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. (MBT)

Montage Mortgage, LLC (20440) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Boulder, Colorado. They will be servicing their loans. They currently operate in 10 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. (MBT)

DELEGATED AUTHORITY
Friday, August 16, 2013

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Adventas, Inc d/b/a #1 1st Adventas Mortgage, d/b/a 1st Adventas Mortgage (20518) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Schererville, Indiana. They will not be servicing their loans. They currently operate in 1 State. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

iGATE Mortgage Services Inc. (21750) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Fremont, California. They will not be servicing their loans. They currently operate in 4 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)

DELEGATED AUTHORITY
Tuesday, September 24, 2013

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

AmeriHome Mortgage Corporation (21430) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are also applying for a Subordinate Lien Mortgage License. They are not currently licensed. Applicant is based in Flint, Michigan. They will be servicing their loans. They currently operate in 26 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)

Green Planet Servicing, LLC (20050) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Meriden, Connecticut. They will be servicing their loans. They currently operate in 31 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. (MBT)

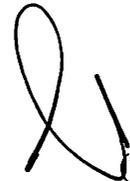
PrimeSource Mortgage, Inc (21463) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are also applying for a Subordinate Lien Mortgage License. They are not currently licensed. Applicant is based in Oklahoma City, Oklahoma. They will not be servicing their loans. They currently operate in 19 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)

SECOND LIEN MORTGAGE LOAN LICENSE APPLICATION

AmeriHome Mortgage Corporation (21429) applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage License. They are also applying for a First Lien Mortgage License. They are not currently licensed. Applicant is based in Flint, Michigan. They will be servicing their loans. They currently operate in 26 States. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4-5 and as stipulated in IC 24-4-5-3-503(2). Applicant is recommended for approval. (JDH)



PrimeSource Mortgage, Inc (21464) applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage License. They are also applying for a First Lien Mortgage License. They are not currently licensed. Applicant is based in Oklahoma City, Oklahoma. They will not be servicing their loans. They currently operate in 19 States. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (JDH)



Delegated Authority
September 25, 2013

FCC Finance, LLC (21003) is requesting a consumer loan license. Applicant is based in Dallas, Texas, and they are doing business in 15 states. Loans are generated by Home Depot sales agents, who provide financing information. Funds go directly to Home Depot, and consumers E-sign the unsecured closed-end loan documents. Applicant will be servicing their loans. Interest rates will be about 18 percent. The staff's review finds that the financial responsibility, character and fitness of the applicant and members 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. (MBI)

A handwritten signature in black ink, consisting of a large, stylized loop that starts from the right side, goes up and over, then loops back down and to the left, ending with a small horizontal stroke.

Delegated Authority
September 26, 2013

WALGREEN CO (22052) is requesting a check casher license. Applicant is based in Deerfield, Illinois, and they are doing business in 14 states. Fees will range from \$2.95-\$6.95. They will be cashing all types of checks. References were all satisfactory. The staff's investigation finds that the financial responsibility, business experience, charter, and general fitness of the applicant and of the officers and directors are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 28-8-5-12 (a). Applicant is recommended for approval. (JDH)

A handwritten signature in black ink, appearing to be the initials 'JDH', is written over the end of the text block.

DELEGATED AUTHORITY
Monday, September 30, 2013

SECOND LIEN MORTGAGE LOAN LICENSE APPLICATION

ISGN Solutions (21968) applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are currently licensed as a First Lien Mortgage License. Applicant is based in Palm Bay, Florida. They will be servicing their loans. They currently operate in 46 States. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (JDH)

A handwritten signature in black ink, appearing to be the initials 'JDH', is written below the text.

DELEGATED AUTHORITY

October 8, 2013

1. AMT Warranty Corp. (22431) is requesting approval as a third party administrator for a Guaranteed Auto Protection (GAP) Program. Applicant is based in Bedford Texas. Maximum charge to customer is \$460. Customer deductible is covered up to \$1,000. There is a 60 day free look period. Refund upon prepayment in full is calculated by pro-rata method. Customer will finance a minimum of 80% of MSRP for a new vehicle and NADA average retail value for a used auto. There is a contractual liability policy issued by Wesco Insurance Company. The initial dealer requesting approval is Lockhart Cadillac (Licid #2755). All future creditors/dealers will agree to abide by the same terms as those approved. The staff's review finds that the charge would be of benefit to the consumer and is reasonable in relation to the benefits as provided for under IC 24-4.5-2-202(1)(c)/3-202(1)(e). Approval is subject to review at a future date as deemed necessary by the Department. It is recommended that the program be approved as submitted and subject to the above conditions. (JDH)



Delegated Authority

October 8, 2013

P & N Pawnshop, LLC (#21350) is requesting a pawnbroker license. Applicant is based in Plymouth, Indiana. References were all satisfactory. Christopher S. Firebaugh, CEO, and Ms. Sue Ann Firebaugh, Manager, attended the interview with Deputy Director Mark B. Tarpey, Division Supervisor James D. Harrell, and Field Supervisor Scott Imbus, on September 26, 2013.

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 owner of pawned property, and pawn ticket entries. Cooperation with law enforcement agencies was also discussed. Mr. Tarpey also covered the requirement to hold precious metals for 10 days and the requirement to comply with all state and federal anti-money laundering statutes/regulations.

Although Ms. Sue Ann Firebaugh has the title of manager, Mr. Christopher Firebaugh will manage the pawnbroking business. Mr. Firebaugh has extensive experience in the pawnbroking industry. He has managed 1st Choice Pawn and Loan, Inc. (LicID 11178) in Knox for nearly four years.

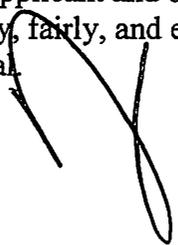
Mr. Firebaugh is well versed on the pawnbroking law and demonstrated knowledge of the pawnbroking business. The applicant understands that the business must take possession of the pawned articles and that they are responsible to keep them secure.

The applicant does not plan to deal in firearms and has not applied for a license with the ATF.

The applicant will be using Pawndex computer software.

The staff's review finds the financial standing, competence, business experience, and character of the applicant and of the members of the applicant are 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)



DELEGATED AUTHORITY

October 10, 2013

The applicant, Amazon Payments, Inc., #22029 (API – is a wholly-owned direct subsidiary of Amazon.com, Inc (Amazon)) is requesting a money transmitter license. The applicant is based in Seattle, Washington. API will not maintain a physical presence in Indiana. API offers various Internet based payment accounts. Consumer accounts consist of personal accounts, which are for use by individual consumers, and seller accounts, which are used exclusively to receive payments through checkout at Amazon. In order to establish an account, the person must be a United States citizen or permanent resident. Although the Department does not consider these types of accounts money transmission, API wishes to obtain an Indiana Money Transmitter license. API believes their WebPay accounts, which allow personal and business account holders to send or receive money to or from other personal or business account holders through its website, to be money transmission under the Indiana Money Transmitter Act. All transactions are for purchase of goods according to Ms. Tracy Raissis, API Compliance Officer and Assistant Vice President. API is applying for an Indiana Money Transmitter license based on API's understanding that the purpose of the July 1, 2013, amendment to the Indiana Money Transmitter Act is to require anyone who is doing business as a money transmitter with Indiana residents to be licensed as a money transmitter. The staff's investigation finds that the financial responsibility, business experience, character, and general fitness of the applicant and of the officers and directors of the applicant are such that the money transmission business will be conducted honestly, fairly, and in a manner commanding the confidence and trust of the community. The applicant has fulfilled the requirements imposed by the Money Transmitter Act. Applicant is recommended for approval. (JDH)



Delegated Authority

October 22, 2013

OneMain Financial, Inc. (22620) is requesting a consumer loan license. Applicant is based in Baltimore, MD. Applicant currently holds a FLML license (16375) and a SLML license (16376). This new license is needed to provide authority to make consumer loans not secured by a dwelling, which was originally provided under a SLML license in the name of CitiFinancial. A corporate restructuring triggered the need for this Non-Mortgage Loan License. Consumer loans are made at the 19 branch location in Indiana. The loans are closed-end fixed rate transactions and are generally made at the Indiana step rate finance charge levels, as provided for under IC 24-4.5-3-508. The lender services the loans they originate. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers 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. (JDH)

A handwritten signature in black ink, appearing to be the initials 'JDH', is written over the end of the text block.

DELEGATED AUTHORITY

October 25, 2013

The applicant, PayNearMe MT, Inc. (PNMMT – is a wholly-owned direct subsidiary of PayNearMe, Inc.) is requesting a money transmitter license. The applicant is based in Sunnyvale, California. PNMMT will not maintain a physical presence in Indiana. PNMMT is seeking licensing as a money transmitter to facilitate consumers who wish to pay merchants, billers, and creditors that have not yet designated PayNearMe, Inc. as their payments agent. The applicant will act as an agent of the consumer/payor rather than the merchant/payee. The parent, PayNearMe, Inc. offers payment processing services that enables users nationwide to purchase goods and services from participating merchants, billers, and creditors that have contracts with the parent as their payment agents (such as 7-Eleven and ACE Cash Express locations). Although the Department does not consider these purchases of goods or services as types of money transmission, PNMMT wishes to obtain an Indiana Money Transmitter license with their acceptance of payments by consumers to be forwarded to third parties. PNMMT believes their holding of monies for those consumers using merchant/payees not under contract with PayNearMe, Inc is considered money transmission under the Indiana Money Transmitter Act. They are particularly concerned about future collection of rent payments for various landlords/rental corporations.

The staff's investigation finds that the financial responsibility, business experience, character, and general fitness of the applicant and of the officers and directors of the applicant are such that the money transmission business will be conducted honestly, fairly, and in a manner commanding the confidence and trust of the community. The applicant has fulfilled the requirements imposed by the Money Transmitter Act. Applicant is recommended for approval.(JDH)

A handwritten signature in black ink, appearing to be the initials 'JDH', is written over the end of the second paragraph.

DELEGATED AUTHORITY

November 5, 2013

The applicant, USFOREX, Inc., #19673, (USFOREX is a wholly-owned direct subsidiary of OzForex PMT, Limited) is requesting a money transmitter license. The applicant is headquartered in Sydney, Australia with an office located in San Francisco, California. USFOREX will not maintain a physical presence in Indiana. USFOREX is seeking a money transmitter license to facilitate professional services relating to money transmission, namely online currency exchange and funds transfer services. Typically a consumer will lock in a forward contract in the rate of a future foreign currency cash flow using today's price. Upon maturity, the consumer is expected to deliver on the contract as they would with a money transfer. USFOREX provides a confirmation to its customer upon agreement of a rate and subsequently provides a payment confirmation once the funds have been delivered by the customer and the contract is settled to the recipient bank account of the beneficiary (typically the consumer). A USFOREX consumer has the right to cancel a forward contract at any time prior to maturity by entering into an equal and opposite contract.

The staff's investigation finds that the financial responsibility, business experience, character, and general fitness of the applicant and of the officers and directors of the applicant are such that the money transmission business will be conducted honestly, fairly, and in a manner commanding the confidence and trust of the community. The applicant has fulfilled the requirements imposed by the Money Transmitter Act. Applicant is recommended for approval.



(JDH)

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

DELEGATED AUTHORITY
Wednesday, November 06, 2013

Homtown Lenders LLC (22271) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Huntsville, Alabama. They will not be servicing their loans. They currently operate in 12 States. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of 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. (MBT)

KTL Performance Mortgage, LTD (22632) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Greenville, Ohio. They will not be servicing their loans. They currently operate in 3 States. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of 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. (MBT)

Lend Smart Mortgage, LLC (22720) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Maple Grove, Minnesota. They will not be servicing their loans. They currently operate in 13 States. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of 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. (MBT)

DELEGATED AUTHORITY

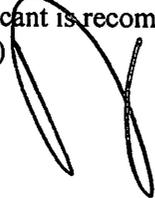
November 13, 2013

92217

The applicant, DolEx Dollar Express, Inc. (DolEx – 100% of the outstanding shares of DolEx were purchased on May 26, 2010, by Money Transfer Acquisition, Inc.) is requesting a money transmitter license. The applicant is based in Arlington, Texas. Once approved, DolEx will maintain a physical presence in Indiana with a typical delegate/agent system. DolEx is seeking licensing as a traditional money transmitter. DolEx operates approximately 575 retail branches and 1,350 agent locations in 24 states. DolEx delivers the majority of its transactions via its independent payer network to the countries of Mexico, Guatemala, El Salvador and the Dominican Republic. DolEx has settlement arrangements in more than 50,000 locations with banks and other retail locations worldwide to distribute funds to recipients.

The staff's investigation finds that the financial responsibility, business experience, character, and general fitness of the applicant and of the officers and directors of the applicant are such that the money transmission business will be conducted honestly, fairly, and in a manner commanding the confidence and trust of the community and the applicant has fulfilled the requirements imposed by IC 28-8-4-35. Applicant is recommended for approval.

(JDH)



DELEGATED AUTHORITY

November 14, 2013

American Check Cashing of Indiana, Inc. (#22787) is requesting a check casher license. Applicant is based in Fort Wayne Indiana. They plan to cash all types of checks. The fees will be 3% for personal checks and 1% for all other checks. References were all satisfactory.

The applicant is purchasing a currently licensed check casher, American Check Cashing II, Inc. (#10662), and will operate from the same location. Upon approval of this application the existing license will be surrendered.

The staff's investigation finds that the financial responsibility, business experience, character, and general fitness of the applicant and of the officers and directors of the applicant are such that the check cashing business will be conducted honestly, fairly, and in a manner commanding the confidence and trust of the community. The applicant has fulfilled the requirements imposed by the Check Cashing Act, IC 28-8-5.

Applicant is recommended for approval.



(JDH)

DELEGATED AUTHORITY
Friday, November 22, 2013

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Cole Taylor Mortgage, LLC (21869) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Ann Arbor, Michigan. They will be servicing their loans. They currently operate in 18 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. (MBT)

Developers Mortgage Company (19494) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Columbus, Ohio. They will be servicing their loans. They currently operate in 2 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. (MBT)

Delegated Authority

November 25, 2013

Sunrise Finance Company, d/b/a Eagle Finance Company (20517) is requesting a consumer loan license. Applicant is based in Florence, Kentucky. They will be making direct consumer loans averaging \$1,500 to \$2,000. The first Indiana branch is planned for Indianapolis. They will be servicing their loans. Interest rates will be at the maximum step rate provided for in IC 24-4.5-3-508.

The applicant has 23 branch locations located in Kentucky, Ohio, and Tennessee.

The staff's review finds that the financial responsibility, character and fitness of the applicant and officers 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.

(JDH)

A handwritten signature in black ink, consisting of a large, stylized 'J' followed by a loop and a vertical stroke, resembling the initials 'JDH'.

DELEGATED AUTHORITY
Monday, November 25, 2013

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

HomeTrust Mortgage Corporation (22751) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Schaumburg, Illinois. They will not be servicing their loans. They currently operate in 3 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)

A handwritten signature in black ink, appearing to be the initials 'JDH', is written over the end of the text block.

DELEGATED AUTHORITY
Thursday, December 19, 2013

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

✓ **Amherst Funding Group, L.P. d/b/a AmMAC (22950)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are currently licensed as a Subordinate Lien Mortgage Lender. Applicant is based in Austin, Texas. They will be servicing their loans. They currently operate in 28 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)

✓ **CV Financial, Inc. d/b/a Real Estate Resource Home Loans (22934)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Orland Park, Illinois. They will not be servicing their loans. They currently operate in 2 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)

✓ **First Rate Mortgage Corporation d/b/a First Rate Mortgage Corporation of Kentucky (22997)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Louisville, Kentucky. They will not be servicing their loans. They currently operate in 5 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)

✓ **National Military Mortgage, LLC (22831)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in London, Utah. They will not be servicing their loans. They currently operate in 3 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)

Retreat Capital Management, Inc. (22600) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are also applying for a Subordinate Lien Mortgage License. They are not currently licensed. Applicant is based in Irving, Texas. They will be servicing their loans. They currently operate in 36 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) ✓

SECOND LIEN MORTGAGE LOAN LICENSE APPLICATION

Retreat Capital Management, Inc. (22599) applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are also applying for a First Lien Mortgage License. They are not currently licensed. Applicant is based in Irving, Texas. They will be servicing their loans. They currently operate in 36 States. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (JDH)

DELEGATED AUTHORITY
Thursday, January 09, 2014

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Consumer Real Estate Finance Co. (21572) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Fort Lauderdale, Florida. They will not be servicing their loans. They currently operate in 12 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 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

FirstKey Mortgage, LLC (22254) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Rye Brook, New York. They will be servicing their loans. They currently operate in 27 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 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

Watermark Capital, Inc. d/b/a Rate1st (22836) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Irvine, California. They will not be servicing their loans. They currently operate in 18 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 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

Delegated Authority

January 13, 2014

GOLD & DIAMONDS PAWN LLC (#22860) is requesting a pawnbroker license. Applicant is based in South Bend, Indiana. References were all satisfactory. James P. Cook, Owner, attended the interview with Deputy Director Mark B. Tarpey, Division Supervisor James D. Harrell, and Field Supervisors Scott Imbus and Aaron Sweet, on January 10, 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 owner of pawned property, and pawn ticket entries. Cooperation with law enforcement agencies was also discussed. Mr. Tarpey also covered 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 South Bend, Indiana. Mr. Cook will manage the pawnbroking business. Mr. Cook has owned and operated a jewelry and gold buying business for 15 years. Mr. Cook has locations in South Bend and Elkhart. He has no plans to engage in pawn transactions at the Elkhart location.

Mr. Cook has basic understanding of the pawnbroking law and demonstrated limited 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 plan to deal in firearms and has not applied for a license with the ATF.

The applicant will be using Pawndex computer software.

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. However, due to the absence of specific pawnbroking experience, this license recommendation is also contingent upon the execution of a MEMORANDUM OF UNDERSTANDING (MOU) as part of the license approval.

Applicant is recommended for approval upon receipt of the signed MOU.

(JDH)

A handwritten signature in black ink, consisting of a large, stylized 'J' and 'D' followed by a horizontal line and a vertical stroke.

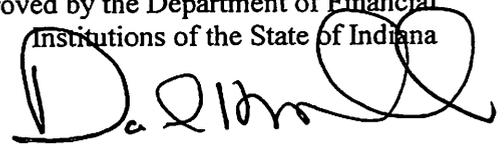
DELEGATED AUTHORITY
Wednesday, January 15, 2014

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Aspire Financial, Inc d/b/a Aspire Lending (22814) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Dallas, Texas. They will be servicing their loans. They currently operate in 13 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)

A handwritten signature in black ink, appearing to be the initials 'JDH', is written over the end of the text block.

Delegated Authority
Tuesday, July 30, 2013



Mortgage Loan Originator Applications

The following 19 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.

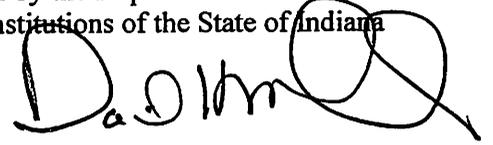
NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
859517	Arthur	Micah	S		21381
901946	Burnea	Sorin	Adrian		21382
397860	Cross	Stephen	Allen	Jr	21368
951127	Darnell	Marliesha	Layne		21369
1047439	Dermody	Jessica	Anne		21386
913386	Desjardins	Joseph	Thomas		21383
350575	Glass	Jeffrey	Brian		21376
1048308	Hall	Joshua	Glen		21371
338771	Hume	Robert	J		21366
603905	Kemerer	Eric	M		21380
390622	Lester	Seth	Aaron		21378
1055993	Nugent	Jacob	Gideon		21389
1058490	Rypkema	Harold	George	Jr	21390
399089	Santiago	Carlos	Juan		21379
964124	Sebastian	Jason	Joy		21384
1054767	Tackett	Al	Christopher	II	21388
1075858	Thompson	Stefanie	Cornelia		21391
373479	Verona	Daniel	William		21377
1066224	Yeip	Thomas	Joseph		21372

Delegated Authority
Saturday, August 03, 2013

Mortgage Loan Originator Applications

The following 20 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 #
226349	Achino	John	F		21081
1031433	Bishop	Robert	Thomas	III	20163
422061	Brennan	Lauren	Ashley		21400
206619	Brooks	John	Daniel		21394
280647	Esarey	Matthew	C		21354
365183	Galang	Edwin	Skelenger		21397
1014683	Gutierrez	Jessica			21408
315041	House	Trevor	Hayward		20385
1071345	Huffman	Jared	Matthew		21412
1037596	Marcotullio	Anthony	Louis		21410
822376	Martin	Timothy			21404
238951	Minogue	Thomas	Gerald	Mr	21006
583540	Moats	Steven	Michael		21401
621027	Neyra	Dustin	Wayne		21402
1049607	O'malley	James	Phillip		21334
283299	Raven	Randal			21262
951403	Sullivan	Alicia	Nicole		21406
87992	Vanier	Nicole	Marie		21393
964712	Wilson	Chad	Michael		21407
1037805	Wilson	Joseph	Wenzel		21411

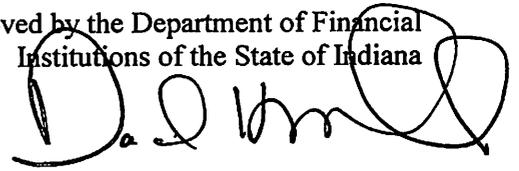


Delegated Authority
Monday, August 05, 2013

Mortgage Loan Originator Applications

The following 11 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 #
1036998	Aburoman	Yasir	Ali		21385
86582	Andrews	Todd	Kenneth		21413
1067872	Brown	Brian	Keith		21427
964307	Carrizales	Richard	Carl	Jr	21421
997671	Carsley	Francis	Michael		21423
318271	Choi	Alvin	Suhkenn		21417
157623	Durand	Michael	Christopher		21414
1012896	Ferraro	John	Patrick	Jr	21268
1065653	Hubbard	Shea	Joseph		20565
1037529	Keaik	Ali	Mohamed		21409
585406	Schumacher	Michael	Anthony		20590

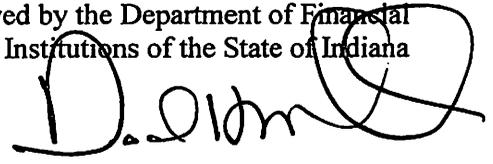


Delegated Authority
Tuesday, August 06, 2013

Mortgage Loan Originator Applications

The following 10 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 #
1079209	Conwell	Michael	Rene		21374
93695	Hayes	George	William		21364
179034	Hiatt	Eric	Andrew		21415
775425	Lindsey	Sean	Ka'iwa'alaimaka		21418
949177	Martinez	Carlos	Alberto		21420
926697	Matthey	Ryan	Michael		21419
1034490	Michelini	George	Charles		21424
1037690	Reame	James	Kenneth		21425
1054027	Rose	Stayce	Warren		21426
40951	Togni	Andreas	Leone		21392



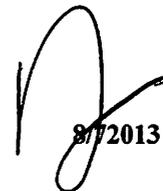
Delegated Authority
Wednesday, August 07, 2013

Mortgage Loan Originator Applications

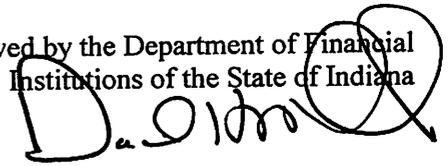
The following 28 mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
948104	Allred	Timothy	Mark		21453
1068049	Andres	Ethan	Wayne		21440
1055345	Barba	Lawrence	William		21439
346846	Churchill	Kimberley	Keyte		21435
644507	Curd	Timothy	Alan		21449
773140	Dial	Ronald	M		21450
212341	Ellington	Jeffrey	Carl		21431
1072871	Fink	Lester			21459
1011423	Greenwald	Joshua	Earl		21456
1011428	Halatsis	Nicholas	George		21457
1078792	Junium	Nikki	Lee		21361
533236	Lukowski	David	L		21448
1075188	Milton	Lee	Howard		21460
849263	Moore	Rodney	Louie		21437
337242	Murow	David	Martin		21434
1082751	Nicholson	Nathan	Mathew		21442
224383	Orozco	Eric	A		21443
1023056	Palzer	Albert	Thomas	Jr	21458

968882	Puffer	Todd	Leon	21455
1067407	Satterfield	Annamaria		21373
1068342	Shearrer	Grant	David	21441
253046	Stephenson	Jeffrey	Brian	21445
1087821	Summers	Phillip	Jerroll	21461
1023938	Thomson	Bradley	Cameron	21438
356808	Valladares	Miriam	Jackeline	21446
66799	Wathen	Daemon	Henry	21428
822359	Wiegman	Catherine	Ann	21451
391424	Zazia	Omar		21447



8/7/2013



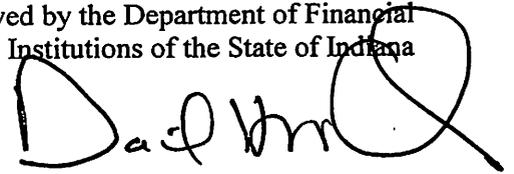
Delegated Authority
Thursday, August 08, 2013

Mortgage Loan Originator Applications

The following 11 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 #
804744	Begue	Shelly	Lynn		21436
257745	Besman	Morgan			20515
278367	Bradshaw	Charles	William		21470
957227	Buginsky	Richard	Michael		21478
379746	Byers	James	Michael		21472
1080903	Cannon	Christopher	Patrick		21486
1034507	Cawley	Zachary	Woolley		21481
216858	Cepeda	Federico		III	21469
211501	Ermigarat	Raymond	Jason		21468
873861	Lemaster	Carl	Franklin	Jr	21217
244007	Price	Micheal	Charles		20724

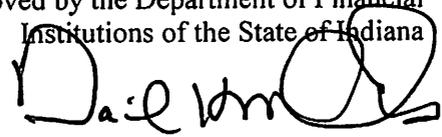
Delegated Authority
8/9/2013



Mortgage Loan Originator Applications

The following 11 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 #
984578	Gonwicha	William	Dean		21422
1064996	Gray	Keith	Michael		21483
1032099	Harris	Benjamin	Clark		21480
950742	Hoerle	Christopher	Keith		21477
1084153	James	Dakota	Tyler		21490
1081075	Kuznia	Jessica	Lauren		21487
1043027	Mccallum	Christopher	James		21482
841016	Montano	Maximiliano	Roberto		21475
984716	Sexton	Kraig	Lawrence		21370
333405	Springer	Gary	Ray	Jr	21471
733453	Stafford	Christopher	James		21474



Delegated Authority
Monday, August 12, 2013

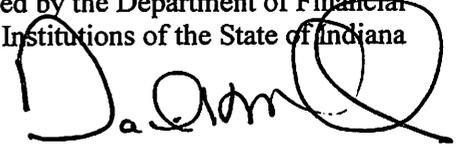
Mortgage Loan Originator Applications

The following 50 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 #
975898	Alvarez	Anna	Danielle		21521
327210	Bach	Joshua	Lloyd		21534
1088507	Bekelya	Kara	Ann		21550
278779	Boles	Douglas	Glynn		21532
864964	Boswell	Matthew	T		21518
888588	Cardoso De Faria Da Costa-Stienstra	Maria Eduarda			21539
803154	Carrasco	Santiago		Jr	21515
1076436	Cieslak	Christopher	William		21525
1048737	De La Torre	Martin	Ruben		21548
798238	Debacker	William	Allen		21497
833031	Esparza	Saudy	Romero		21516
32279	Fronjian	Jason	Kevin		21501
1072202	Gladish	Brittany	Nicole		21549
1037844	Grant	Marcy	Ann		21547
372501	Gross	Jeanne-Marie			21510
41711	Hopson	Stanley	Melvin	Jr	21492
879712	Huang	Tiffany			21538
1023701	Janowski	Linda	Ann		21523

1026690	Kasubke	Kimberly	Ann	21524
1037537	Kearney	Patrick	Joseph	21498
1081078	Kelley	Tracy	Gayle	21527
1054152	Kesselly	Molubah	Musa	21500
864502	Kim	Jeannie		21517
739698	Kress	Theodore	Jerome Jr	21496
109179	Lindley	Kristy	Darlene	21503
1077076	Loose	Cody	Mitchell	21526
718897	Lopez	Juan	Aceves	21513
1090447	Madison	Daniel	Hee Sun	21551
733028	Martin	Keith	Alan	21514
343384	Mccall	Patricia	Marie	21509
206283	Mcomie	Jarrold	D	21506
951701	Neville	Kevin	Michael	21543
1000904	Nicholson	Todd	William	21545
983273	Nottingham	David	Michael	21544
208280	Olesko	Dean	Curtis	21531
373595	Pacheco	Andre		21511
1087632	Payne	Henry	Wilcox	21529
949920	Pomering	Nicholas	Paul	21542
376278	Ravicchio	Diana	Samuels	21512
103998	Reames	Lauren	Michelle	21502
980295	Rose	Mindy	Yvonne	21522
907425	Rowlison	Brandon	Marshall	21541

21529	Sharman	John	Wade		21491
147345	Shepard	Terry	Lee	Jr	21493
889213	Tang	Michael	Jonathan		21540
1012981	Thompson	Deidre	L		21546
284112	Tran	Brian	Thanh Tan		21494
283382	Van Buren	Matthew			21533
142153	Williams	Robert	Jeffrey		21504
146806	Zopf	David	Edward	Jr	21530



Delegated Authority
Tuesday, August 13, 2013

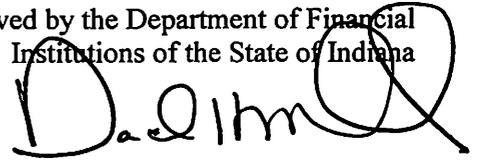
Mortgage Loan Originator Applications

The following 56 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 #
1076285	Artman	Katherine	Ann		21647
340655	Baltes	Mark	Christopher		21577
648960	Bouthillet	Amanda	Miller		21622
928906	Brandt	Henry			21559
1076801	Cleland	Sara	Elizabeth		21650
938819	Cuevas	Cynthia	Marie		21627
310770	Duncan	Glenn	Wallace	Jr	21554
110413	Ege	Kent			21615
1010661	Falcon	Jevon	Hadrian		21606
1059157	Farmer	Brian	Christopher		21585
589307	Finley	Adam	Patrick		21557
1077516	Fisher	Timothy	James		21636
56765	Foley	Deborah	Anne		21614
1051884	Freeman	Jason	Brian		21645
1020266	Gavagni	Joseph	Anthony		21631
963704	Gibbs	Tennessee	George	II	21629
22655	Goldman	Lawrence			21587
840713	Gordon	Gary	Lee		21642

1082418	Goyette	Ryan	Michel		21565
1076749	Grossman	Max	Joseph		21642
1076754	Guidobono	Eric	John		21649
1088039	Happer	Gregory	Scott		21639
144538	Hartlage	Kelly	Anne		21588
1049676	House	Corinne	Marie		21608
1072837	Hutchinson	Tammy	Darlene		21633
224395	Knapp	Christopher			21553
224211	Knickerbocker	John	Charles		21590
363435	Leon	Adrian	Canales		21555
980427	Litteral	Christopher	Michael	Mr	21605
1077080	Manderfield	David	Richard		21651
586253	Marshall	Carole	T		21641
1057968	Myer	Joshua	Samuel		21563
999120	O'reilly	Andrew	Francis		21562
1058142	Parkins	Blake	Alan		21564
343886	Pelley	Gay	Lee		21618
1084686	Peters	Christopher	Michael		21638
1059315	Reinmann	Jennifer	Marie		21609
1077536	Schuster	Terri	Lynn		21613
939239	Scott	Dwayne	Lamont		21602
515941	Secrease	Donnell	Peter		21597
60041	Sherrill	Mark	Allen	Jr	21640
398129	Simonson	Neil	Mcnamee		21592

1070424	Snow	Zachary	Paul	21586
976406	Spear	Michael	Joseph	21561
1077288	Speers	Micah	Joseph	21635
589272	Spivey	Stephen	Neill	21537
438305	Stidham	Carrie	Mrs	21595
343091	Stollings	Joseph	Lee	21535
950438	Strickland	Clay	Matthew	21560
1071208	Thomas	Sharee	Dominique	21612
1066410	White	Daniel	Leroy	21632
990676	Wise	Eric	Joshua	21581
158135	Woods	Christopher	Scott	21552
1081241	Woodward	Robert	Talmage	21637
1077428	Zakem	Daniel	Hudson	21652
938468	Zarski	Jared	Lee	21626



Delegated Authority
Friday, August 16, 2013

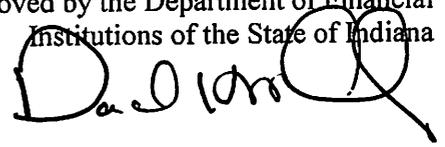
Mortgage Loan Originator Applications

The following 22 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 #
134433	Attary	Amir			20603
447043	Cornett	Tara	Michelle Kylee		20730
1037189	Davenport	Archie	Lee	II	21583
1076669	Gill	Gurpreet	Singh		21116
1005016	Hall	Dominic	Everard		21582
1055691	Hawkins	Jeremy	Shane		21584
847036	Lee	Kimberley	Hewtung		21053
67528	Macdonald	Nicholas	Patrick		21466
924977	Markey	Sean	Alan		21580
246529	Mccallahan	Anthony	Grailin		21433
401001	Moffett	Nickolaus	Craig		21579
273834	Oshima	Riki	Chikara		21085
1083616	Pentz	Brian	Christopher		21488
391796	Scherphorn	Philip	Ryan		21578
664594	Seiwert	David	Thomas		21558
309115	Sit	Vourn			21508
1077281	Skvarek	Richard	John	Jr	21171
1077308	Swogger	Samantha	Renee		21172

1046321	Tudeen	Angela	Robin	20918
237841	Wilson	Phillip	John	20900
951856	Wright	Brenton		21454
231920	Yawer	Raees	Ali	21432

A handwritten signature in black ink, consisting of a large, stylized letter 'A' with a long horizontal stroke extending to the right.



Delegated Authority
Tuesday, August 20, 2013

Mortgage Loan Originator Applications

The following 23 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 #
41455	Allingham	Jamison	Grant		21659
961842	Amicon	Gina	Lynn		21680
302061	Bawcom	Joel	Brandon		21664
1076341	Bratcher	Janet	Lynn		21688
893316	Dandolo	Eric	Marcel		21601
913411	Fox	Steven	James		21676
890700	Garceau	Doug	Andrew		21600
964353	Gumola	Justin	Michael		21681
206956	Hardin	Kirkland	Lee		21589
951173	Kennedy	Patrick	Stephen		21679
247673	Leasure	Brice	Leighton		21662
1072842	Lewis	Harold	Darius		21687
1072211	Madey	John	Christopher		21686
406789	Mcperson	Jodi	Nicole		21669
1035862	Norman	Dwight	Everett		21685
924685	O'reilly	Thomas	Edward		21677
1077217	Ramouni	Mohamad	Hasan		21690
1012376	Rickett	Matthew	Scott		21683

868587	Schultz	Brent	Robert	21674
841315	Sharp	Ashley	D	21672
1085590	Shifrin	Daniel	Jay	21691
1090446	Sogge	Lewis	Christopher	21692
984730	Whitfield	Adam	Clifford McClintock	21682

 8/20/2013

Delegated Authority
Wednesday, August 21, 2013

Mortgage Loan Originator Applications

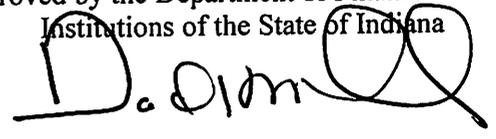
The following 34 mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
88855	Amelio	Joseph	Carmen	Jr	21698
961895	Anderson	Jan	David		21628
827013	Bekius	Tyler	Benjamin		21671
79666	Butler	Erika	Marie		21696
1050613	Cabales	Michael	J	Jr	21387
263271	Caldwell	Beverly	Moore		21707
255921	Coulson	Randell	Joshua-Jack		21706
258148	Cousino	Ryan	Scott		21617
783100	Czarnecki	Matthew	L		21715
1076730	Czartoryski	Michal			21689
1093806	Duffy	Thomas	Patrick		21693
872306	Fayad	Ziyad	Rafih		21643
148121	Fisher	Matthew	Charles		21661
965204	Houghten	David	Kirk		21604
1068748	Kirk	Patrick	Mark		21724
394270	Kungl	Bryon	Walter		21667
398389	Lantry	Heather	Shaine		21668
1072851	Martinez	Joseph	Gerard		21485

1008254	Newby	Joel	Leighton		21644
386279	Notzon	Kenneth	A	Jr	21591
880782	Paglia	Anthony	Lucio		21598
18424	Passafiume	Anthony	Joseph	III	21658
373829	Pelesh	David	Bradley		21619
864894	Phillips	Brandon	Charles		21673
108846	Raffa	Joseph	Frank		21701
938326	Sanchez	Carlos	Alberto		21625
1072867	Schnitker	Nathan	Michael		21634
1035668	Shoemaker	Brittany	Sue		21684
906550	Tasich	Taylor	Lynn		21405
938956	Terhorst	Jordan	Scott		21678
883591	Thompson	Leland	Stanford		21624
307044	Vaught	Kile	Shelly		21665
602841	Williams	Robert	Barton		21670
1059690	Willis	Jeremy	Glen		21646



8/21/2013



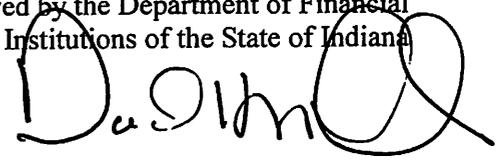
Delegated Authority
Thursday, August 22, 2013

Mortgage Loan Originator Applications

The following 49 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 #
313287	Akkurt	Eliz	Alaria		21732
376767	Bejarano	Randy			21620
913803	Burgess	Craig	Michael		21739
364049	Canta	Rico	Duazo		21762
775825	Caruso	Joseph	William		21735
984442	Castelvetero	Marcello	Pasquale		21740
31470	Cooper	Christian	John		21694
324028	Dubois	Jason	Anthony		21733
1065947	Enriquez	Anthony			21273
964726	Erickson	Brian	Thomas		21630
933300	Fannon	Julie	Ann		21716
181620	Finder	Tara	Marie		21705
1076571	Fischer	Christopher	Michael		21752
1088530	Fritz	Garrett	Kenneth		21785
1011361	Gendelman	Joshua	Gideon		21747
1068750	Grisamore	Benjamin	Judah		21751
76494	Jacobs	Jeffrey	Lloyd		21756
1011437	Jahnke	Brennan	William		21748
951163	Jenkins	Evan	Alexander		21718
394036	Keating	Ryan	Thomas		21621
938866	Klug	Sean	Michael-Bryon		21718
401194	Knight	Richard	Neal		21766

198378	Kohn	William	Patrick	21728
847891	Komertz	Martin	Michael	21737
943472	Mccann	Ryan	Fred	21775
1023665	Mccarthy	Mary	Nugent	21749
455196	Murchison	Fredrick	Hamilton	21714
1068785	Palka	Melissa	Ann	21611
49975	Pirchala	Robert		21695
984689	Pitcher	Brennan	Charles	21742
509348	Quintana	Aaron	Christopher	21767
832593	Quintanilla	Michael	Anthony	21623
999201	Reeder	David	Justin	21745
591293	Richard	Carol	Lynn	21768
410902	Robertson	Terry	Lynn	21713
633595	Rogers	Derwin	Sean	21734
1039224	Ronan	Brian	Joseph	21720
1055346	Ruble	Daniel		21722
968471	Sciascia	Sarah	Lynn	21777
877226	Shayne	Derek	Charles	21773
1053498	Slocum	Christopher	Scott	21784
395391	Sommers	James	Michael Jr	21712
888609	Soriano	Cyron	Agcaoili	21599
793477	Stampwala	Sheil	N	21736
872176	Suich	Kathryn	Laine	21772
999250	Tapper	Julia	Meryl	21746
1088518	Vittorini	John	Nello	21754
112287	Walker	Albert	Michael	21702
147131	Weindel	Michael	Joseph	21704



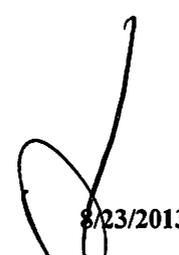
Delegated Authority
Friday, August 23, 2013

Mortgage Loan Originator Applications

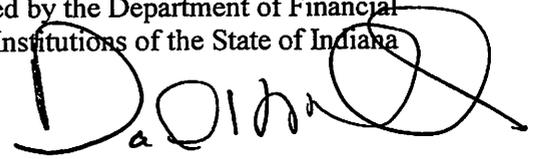
The following 48 mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
245465	Agee	Brian	Christopher		21444
583492	Akita	Joan	Izumi		21791
92820	Ardy	William	G		21727
304293	Arquilla	Mandi	Jean		21761
32193	Awwad	Ryan	Emile		21726
1086890	Bartkus	Megan	Louise		21830
488425	Bati	Jack	Joseph		21596
1075250	Beattie	Taylor	Marie		21812
998674	Bennet	Aaron	Martin		21744
978141	Beshaw	Michael	James		21823
1008553	Bursack	Jennifer	Lynne		21782
1007425	Cumberland	Michael	Preston		21779
602407	Daignault Jr.	Glen	Eugene		21819
1076812	Dansbury	James	Edward		21753
826960	Dobihal	Carrie	Marie		21770
967979	Drouin	Jennifer	Marie		21809
988975	Fabrikant	Liliya	Yur'yevna		21810
388002	Fishman	Bradley	Allan		21711
33520	Fleming	Timothy	Harlan		21801
938047	Foor	Timothy	Michael		21808
88174	Greenberg	David	Michael		21787
1076821	Gulock	Ryan	Layne		21827

1083173	Hallett	Kyle	G	21828
263281	Hutcheon	Jason	James	21708
984657	Juncaj	Doka		21778
134908	Keck	James	Donald	21703
1087772	Kennedy	Emily	Anne	21799
1025893	Kidwell	Matthew	Scott	21796
1046379	Kiefer	Jennifer		21826
1081143	Leach	Timothy	Wayne	21362
1077082	Marquis	Doreen	Marie	21813
1007440	Martin	Derek	Paul	21780
204098	Michaelson	Alan	Gene	20148
1022905	Minck	Michael	Thomas	21811
1011485	Munguia	Peter	John	21719
872149	Navarre	Justin	Mark	21738
335541	Raya	Diana	Elizabeth	21806
1032087	Robinson	Justin	Michael	21797
104379	Russo	Richard	Philip	21700
1086583	Shore	Jared	Leon	21815
174580	Sorensen	Michael	Steven	21803
425822	Srmack Brinkman	Teresa		21594
992034	Steffen	Erin	Lynn	21882
104004	Taula	Dolores	Fesili	21699
905719	Thompson	Anica		21820
250082	Tran	Christopher	Minh	21663
999301	White	Judianne		21825
964639	White	Joshua	David Vernon	21520



8/23/2013



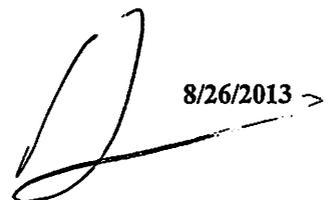
Delegated Authority
Monday, August 26, 2013

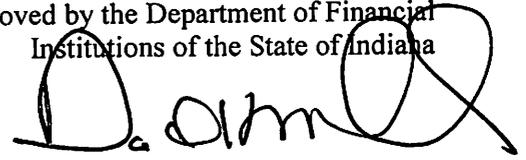
Mortgage Loan Originator Applications

The following 29 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 #
1086651	Bouwhuis	Gregory	Allen		21854
1045324	Burns	Courtney	Marie		21851
1086895	Buxton	Kevin	John		21855
1087449	Carrivale	Angelo			21816
296291	Charlton	Amy	Elizabeth		21860
173138	Colagrossi	Nicholas	Joseph		21802
176424	Cottone	Christopher	Paul		21838
412489	Dill	Michael	Garrett		21863
139551	Doncsecz	Michael	William		21837
332673	Esterholt	Mark	Alan		21842
984499	Gonzalez	Patricia	Charlotte		21741
961198	Heflin	Waylon	Burt		21821
1093230	Ilardi	Susan	Angela		21800
984873	Ilayan	Murad	Sameer		21743
1048293	Ingracia	Tina	Maria		21798
938244	Kemp	Rodney	Vasco	Jr	21774
1025330	Kieffer	Zachary	Allen		21795
378420	Kolber	Bart	Mitchell		21764
1088529	Kuehl	Thomas	Jon		21831
857256	Love	Andrew			21846
636065	Meier	Andrew	Jacob		21844
966480	Parker	Sara	Ann		21848

417033	Runge	Daniel	Lee	21843
1079617	Sharif	Hanif	Donte	21853
391472	Speicher	Kevin	David	21807
978227	Thompson	Cheri	Lynn	21849
216018	Weingrad	Ronald		21839
961666	Wengler	Andrew	Friedel	21776
303573	Wills	Steven	Charles	21818

 8/26/2013 >



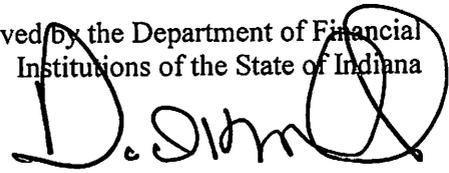
Delegated Authority
Tuesday, August 27, 2013

Mortgage Loan Originator Applications

The following 41 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 #
389081	Armstrong	Aaron	Scott		21900
649442	Bedolla	Gabrial	Howard		20065
1086891	Bonfini	Matthew	Allan		21907
1096253	Chillson	Jeffery	Thomas		21914
1086904	Chiudioni	Nathan	James		21909
117546	Cohen	Shawn	Michael		21895
1096258	Correa	Jose	M		21915
255232	Ditchfield	Cassandra	Rose		21760
207876	Garvey	Joshua	Joseph		21817
317475	Grant	Brian	Edward		21790
1086907	Gross	Elyse	Ann		21910
122481	Gussick	Darren	Keith		21896
888083	Harris	Richard	Edwards		21792
1083678	Hoffman	Jeffrey	Craig Lindsey		21906
1086909	Huber	Wesley	Blake		21911
967951	Ittu	Matthew	Daniel		21822
270391	Lawin	Cheri	Denise		21841
893118	Levy	Leon			21452
251691	Longoria	Erik	Ryan		21805
854012	Luce	Michael	Steven		21880
172248	Lynch	Lawrence	David		21875
938633	Mason	Steven	Kyle		21883

243410	Mata	Anthony	Scott	21758
1082917	Murphy	Conor	Thomas	21905
1084416	Nelson	Justin	Vaughn	21887
1076525	Nikkhah	Yasi	Bianka	21886
1004369	Nivera	Michael	Pollaruste	21793
854018	Parker	Kenneth	Robert	21771
1064486	Pinnow	Andrew	R	21885
851349	Potts	Joseph	Francis	21845
1096252	Rickis	Max	Vincent	21913
7710	Savino	James	V	21871
1071898	Serafano	Margaret	Rose	21904
589251	Shafranski	Scott		21902
331289	Snook	Amber	Leigh	15883
207981	Stewart	Terrence	Lloyd	21788
1085267	Thomas	Noelle	Marie	21829
1087773	Vellmure	Mary	Elizabeth	21892
1086914	Vogl	Casey	Andrew	21912
270010	Williams	Raymond	Carl	21878
1087610	Zyla	Jodie	Lynn	21889



Delegated Authority
Wednesday, August 28, 2013

Mortgage Loan Originator Applications

The following 44 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 #
1081365	Antone	Fadi	Nadeem		21964
352870	Augustin	Douglas	Edgar		21970
945818	Avington	Shannon			21973
1004896	Beydoun	Hussein	Hassan		21954
1008557	Bouslog	Tracy	Ann		21956
1040112	Bracich	Jason	Mark		21884
572642	Carr	Andrew	R		21947
50514	Colando	Michael	Joseph		21967
395325	Cox	Adam	Douglas		21879
1091298	Del Conte	Joshua	John		21893
1087769	Dunn	Lisa	Nicole		21891
1044459	Fairchild	Kenton		II	21961
1055776	Fletcher	Ronald	Lawrence		21962
888780	Galang	Geraldine	Skelenger		21881
140298	Hall	Autumn	Kaye		21873
218227	Hetyey	Carolyn	Ayne		21877
843473	Hutt	Jacob			21865
1037779	Jablonski	Kyle	Ryan		21607
1092305	Jacoba	Shawn	P		21870
1092794	Just	Bryan	Alan		21965
283370	Karasek	Justin	Boyd		21969
1088546	Kreminski	Steve			21976

375686	Kulick	Lee	Michael	21946
337917	Lehman	Justin	Quinn	21944
850298	Lyons	Elaine	Gideon	21950
119606	Martinet	Eugene	Edward	21938
609789	Mehdiyoun	Deborah	S	21948
1039337	Montanaro	Lauren	Kara	21868
296375	Murphy	Kyle	George	21861
1031840	Panici	Michael	D	21974
955074	Parker	Isiah	Raphel	21603
609852	Peters	David	Wayne	21864
384598	Phayne	Marc	Anthony	21862
1020719	Richmond	Damon	Keith	21958
216978	Ryan	Dennis	M	21940
950867	Rzepka	Aimee	Michelle	21953
103452	Sanders	Richard	Douglas	21660
847860	Schulman	Matthew	Aaron	21949
920017	Snyder	Donald	W	21952
1011864	Thomas	Luther		III 21957
1094723	Thompson	Spencer	Kane	21977
910707	Watters	Vicki	Mcintosh	21847
281457	Weiler	Terry	Karl	21859
1030187	Wilkie	William	John	Jr 21959

Delegated Authority
Thursday, August 29, 2013

Mortgage Loan Originator Applications

The following 56 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 #
374193	Annett	Jonathan	Richard		21945
1101003	Battaglio	Nicholas	James	III	22005
1048054	Brewer	David	Duncan		21990
879720	Brooks	Benicia	Corpening		21921
1083611	Bruton	Melanie	Mcghee		22022
1094041	Bullock	Kelli	Renee		22026
1086893	Butterfield	Daniel	Paul		21928
965685	Cerrito	Michael	Anthony		21988
283429	Disarro	Michael	Douglas		22009
1048774	Duraj	Jason	John		21499
824903	Ernster	Robert	Allan	Jr	21985
1092798	Finklang	Kinsey	Michele		22024
17876	Flynn	Patrick	J		22006
247786	Fort	Jotana	Grazia		21616
1055725	Fowler	Deandra	Martez		21999
1086906	Gallagher	Samuel	Christopher		21929
191181	Gebhardt	William	Gustav	III	21993
1031068	Gonzalez-Muro	Carmelo	Pepe		22016
132307	Gut	Eric	Michael		21979
942862	Hardy	Michael	Christopher		22015
204599	Hernandez	Carlo	Joseph		21757
1037517	Hewitt	Christopher	William		22018

1014594	Hoagland	Burt	Dean	21783
1086913	Hughes	Mallory	Ann	21930
1087094	Janssen	Alexander	John	21888
1094042	Klutey	William	Edward	22027
817201	Koehling	Matthew	Jeffrey	21919
990943	Kolimaga	Stephen	Joseph Jr	21989
1077069	Kueller	Sean	Dwyer	22020
196606	Kwon	Paul		21879
1059908	Laguerre	Danielle		22000
1029506	Leonard	Jonathan	David	21479
1021168	Lewis	Steven	Jerell	21998
430014	Ligon	Gregory	Scott	21983
114828	Loftus	Michael	John	21992
1090635	Lute	Amy	Kay	21931
914797	Man	Manji	Shatmai	21986
1079168	Marquis	Brittanie	Leigh	22001
1094497	Mayes	Donald	Ray	21856
315023	Meza	Augustine	Manuel	21942
933286	Moore	Joshua	R	21997
821790	Nijhawan	David	Raj	22011
427870	Randolph	Melita		21982
224929	Rosado	Raymond	Jr	21898
420811	Saunders	Michael	Ray	21918
498745	Schmidt	Terry	Lynn	21994
224518	Sharp	Samuel	Ray	21980
831307	Stark	Blake	Carlton	21995
1084050	Steiner	Richard	David	21927
505611	Tolliver	Jeremiah	Jae	21984
1008474	Truman	Steven	John	21781

923859	Washington	Nahshon	Denoland	21987
1077410	Wiegand	Matthew	Michael	22021
1066442	Wilson	Caitlin	Elizabeth	21922
826959	Wulf	Andrew	William	21920
395158	Zada	Bryan	Richard	21916



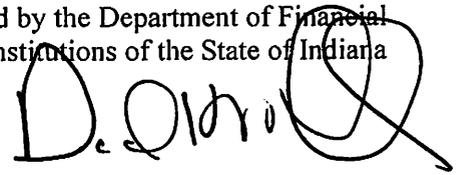
8/29/2013

Delegated Authority
Friday, August 30, 2013

Mortgage Loan Originator Applications

The following 19 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 #
164477	Ajigbotafe	Olufemi	Olubayo		21365
891201	Bjorlie	James	Philip		21903
62554	Calcaterra	Daniel	J		21978
652395	Cartmel	Travis	W		12108
1084335	Coleman	James	Ray		22065
648868	Copes	Donald		Jr	22059
311890	Corbett	Stephen	Michael		22057
1029451	Dramesi	John			21867
180000	Forslund	Michelle	Eby		22055
1032821	Kadens	Mark	Philip		22064
914146	Mitchell	Matthew	David		21972
1083121	O'brien	Martin	James		21725
899172	Orlando	Walter			22062
1076080	Sameuth	Soh Pany			21975
148226	Schaefer	Louis	Charles	Jr	22054
646312	Shackelford	Laura	Dawn		21971
220268	Skaar	Brian	Eugene		22056
267332	Uberti	John	Thomas		21840
147126	Webb	Douglas	Bruce		21874



Delegated Authority
Thursday, September 05, 2013

Mortgage Loan Originator Applications

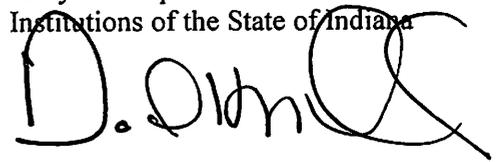
The following 32 mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
1096825	Al-Jabiri	Ahmed	Sadiq		22066
1096826	Altadonna	Shawn	Carl		22133
1097961	Amato	Andrew	Thomas		22112
1096829	Anderson	Stephen	Richard		22067
1096916	Armentrout	Michael	Dennis		22134
1096921	Bahri	Tiffany	Marie		22068
1082621	Barnes	Sonya	Sue		21528
1096923	Baxter	Shawn	Anthony		22069
1096928	Belloli	Jacob	Paul		22070
1032502	Belvedere	Lori	Ann		22063
1096929	Bersine	Angela	Theresa		22135
1096931	Books	John	Jeffery	Jr	22136
1096932	Britz	Steven	Matthew		22137
1096936	Burns	Koren	Renee		22138
1086154	Cusick	Gregory	John		22040
745224	Davern	Michael	Edward		22047
672884	Delagrang	Lucinda			22046
927796	Donlon	Nicholas	Michael		22048
214971	Jones	Alexander	Stratton		22031
1020942	Kittle	Catherine	Owen		22036
1091443	Mell-Johnson	Kylie	Regina		22051
1071440	Myers	Amanda			22038

1101141	Namey	Jefferey	Thomas		22042
1067387	Obrycki	Lynne	Denise		22039
337022	Orozco	Edmundo			22010
1086149	Pastore	Vincent	Michael	II	22032
1094062	Ramirez-Velez	Angel	Manuel		22028
939207	Reslow	Richard			22049
991226	Rowlett	Paul	Dustin	Mr	22050
210311	Sacco	Vincent	Lee		22044
17877	Schroll	Michael			22007
335714	Wolfe	Matthew	Alan		21943

 9/5/2013

Delegated Authority
Friday, September 06, 2013

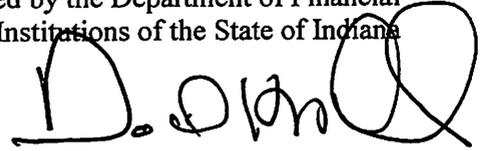


Mortgage Loan Originator Applications

The following 51 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 #
1086892	Brown	James			21908
1096937	Campbell	Matthew	James		22071
1066930	Carter	Kathryne	Arlana		21923
1096939	Casey	Colin	Michael		22072
1096968	Coriasso	Michael	Louis		22073
1096972	Davis	Edward	Woodson		22074
1096974	Dycio	Danielle	Nicole		22075
1097006	Ebert	Brian	James		22076
1097035	Erdman	Oshana	Keren		22077
1097037	Fouty	Benjamin	Adolph		22078
1097043	Frappier	Jessica	Rose		22079
1097047	Fulton	Timothy	Demond	II	22080
1097064	Guimond	Aubrey	Michelle		22081
886450	Hakun	Michael	Charles		22061
1097079	Higgins	Shanita	Denise		22082
1097152	Huff	Zachariah	Renee		22083
1097154	Hughes	Kassandra	Rae		22084
1097157	Igo	Lucas	Woodford		22085
1080949	Inman	Patrick	Glenn		21926
1097183	Kawa	Bud	Joseph-Coleman		22087
355161	Kruse	Charles	David		22058
1097284	Kuehn	Rebecca	Ann		22088

904127	Librojo	Paul	Anthony	21866
1097290	Markarian	Michael	James	22089
1097300	Martz	Nicholas	Robert	22090
1097329	Myers	Margaret	Louise	22091
1097333	Nichols	Justin	Ryan	22092
1097345	Owens	David	John	22093
961218	Ponce	Gabriel	Jr	20201
1097467	Rice	Marc	Joseph	22094
1097469	Ritchie	Tori	Marie	22095
1097474	Roberts	Thomas	Andrew	22096
1097491	Sayami	Lila	Cecille	22098
1097492	Schoettle	Ryan	Louis	22099
1097493	Scully	Richard	Ian	22100
1097494	Seibenick	Alicia	Marie	22101
1097497	Shami	Kasem	Ali	22102
87674	Shepard	Michael	Andrew	22053
1090603	Siegman	Rebecca	Rose	22023
1097499	Skorupski	Evan	Simon	22103
1080172	Smith	Patience	Lynn	21925
1097501	Solak	Alexander	Ghaffari	22104
1097520	Stern	Nikki		22106
1102721	Swartz	Douglas	Edward	22114
1097524	Sweet	Jordan	Christopher	22107
1097564	Tobin	Spencer	Lee	22108
1000720	Welch	Andrew	Scott	22035
1097609	Winer	Cody	Lee	22109
1097975	Wirth	Kristopher	Warren	22113
1097613	Wright	Zachary	Daniel	22110
1097614	Wrubel	Peter	Sylvester	22111

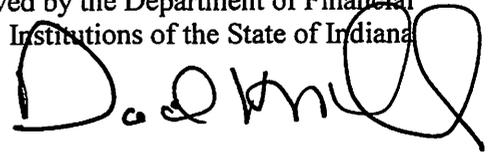


Delegated Authority
Monday, September 09, 2013

Mortgage Loan Originator Applications

The following 11 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 #
131578	Dugan	Thomas	Patrick		
990561	Floyd	Steven	Andrew		
1097045	Frasier	Lindsay	Jane		
1097065	Haas	Warren	Karl		
1008489	Heinz	Justin	Thomas		
1097164	Jameel	Carolyn	Ann		
1097189	Kent	Matthew	David		
1097199	Knighten	Cleveland	Mishawn	III	
1097311	Murdock	Brandon	Ashley		
1097334	Nnama	Ifeanyi	Samuel		
1097346	Palokaj	Kastriot			



Delegated Authority
Tuesday, September 10, 2013

Mortgage Loan Originator Applications

The following 26 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 #
1063910	Chaturvedi	Rohit	Prakash		22155
1097060	Grabenstein	Joel	Edward		22140
407052	Harris	Ashleigh	Marzel		22119
889039	Helsel	Robert	John		22125
1094043	Keyes	Dana	Deneen		22132
273462	Loechtenfeldt	Bernard	Steven		22117
1097287	Lorenz	Christopher	Michael		22117
1097305	Mickelson-Carver	Kyle	James		22146
887229	Moore	Tina	Louise		22124
367632	Morales	Sean	Anthony		22118
1098260	Owsley	Laura	Rudlow		22161
1008495	Potter	Steven	Jeffrey		22129
1097354	Pyykkonen	Chad	Robert		22150
1090799	Randall	Danny	Christopher		22160
1097468	Riopelle	Mark	Cameron		22151
959927	Sanville	Olivia	Elaine		22126
136863	Stiner	Theodore	Earl		22154
488453	Tang	Mei	Y		22120
1032863	Vennemann	Joseph	A		22130
1097569	Vettraino	Juliana	Nicole		22152

1082207	Vizena	Nakita	Marie	22159
1097573	Vultaggio	Vito	Andrea	22153
1087511	Watson	Troy	Curtis	22131
843034	White	Glenda		22123
41685	Zada	Brandon	Thomas	22115
836849	Zamora	Ronald		22122

 9/10/2013

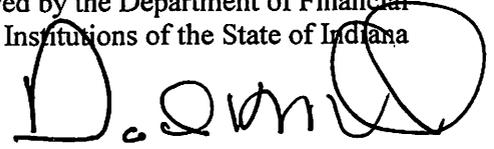
Delegated Authority
Wednesday, September 11, 2013

Mortgage Loan Originator Applications

The following 23 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 #
913223	Afzal	Ahmad	John		22172
390339	Akel	Ayman	Mahmood		22169
930362	Akinpelu	Victoria	O		22173
1096823	Akrawi	Amelio	Ramzi		22181
1100945	Alvarez	Casandra	Marie		22183
383616	Asbury	Joel	Stephen		22168
1091768	Budd	Alysia	Jill		22197
938017	Cushing	Steffen	Timothy		21882
870098	Driessen	Charles	Theodore	Jr	22171
1097010	Elia	Christopher	Scott		22182
1038426	Farhoumand	Blake	Saied		22177
1076670	Girgis	Joseph	Sherif		22157
1076748	Godfrey	Kelli	Nicole		22178
1076828	Guzy	Craig	Dennis		22179
171291	Kasian	Kevin	Anthony		22162
1019890	King	Kyle	Andrew		21850
814657	Manigah	Jayanti			22170
960637	Mehling	Michael	Joseph		22174
33563	Philpott	Jennifer	Rogers		22043
963375	Sanders	Bradley	Wayne		22175
1077319	Szczepanski	Rachael	Ann		22180
377473	Thompson	Robert	Gates	III	22191
847870	Wimberley	Johnny		Jr	22193

Delegated Authority
Thursday, September 12, 2013



Mortgage Loan Originator Applications

The following 16 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 #
1096925	Belevender	Thomas	Mark	Jr	22214
463369	Chen	Hailo			22192
180707	Cunningham	Jamie	Scott		22201
368760	Davis	Martin	Charles		22204
997544	Fleeks	Carlos	Lamont		22209
977680	Gosizk	Brett	Eric		22195
1087060	Hennard	Ryan	Shawn		22212
1030892	Krauss	Cesar	G		22176
1100803	Mahoney	Jordan	Richard		22216
194344	Papageorge's	Nina	Eleanor		22187
1097162	Pfeiff	Everett	Joseph		22198
188690	Reichenbach	Jeff	J		22202
109875	Reynolds	Joshua	Richard		22199
169825	Schoepke	Steven	C		22186
167994	Teresko	Martin	Alexander		22185
341836	Wallwork	John	J	III	22166

Delegated Authority
Friday, September 13, 2013

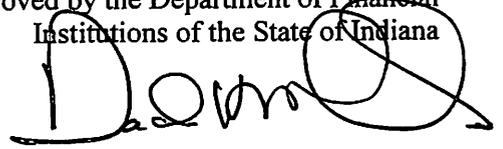
Mortgage Loan Originator Applications

The following 34 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 #
373026	Bentley	Michael	Joseph		22240
439582	Bowling-Cook	Barbara			21901
1086266	Cardello	Christopher	Joseph		22004
1080952	Carraway	Keishin	Maleen		22002
945613	Drews	Adam	Marshall		22247
1091420	Etheridge	James	Wesley	Jr	22249
875236	Fayad	Nouhad	John		20966
39634	Giddings	Joshua	Gerould		22235
324029	Glenn	Brian	Donald		22223
1086150	Hineline	Courtney	H		22232
1092868	Huck	Philip	Charles		22041
1065662	Hunter	David	Scott		21610
877074	Hutchins	Jason	Edward		22244
246433	Jarrard	Charles	F		22221
218569	Jimenez	Rodrigo			22220
1079384	Kusha	Stefan			22231
114536	Marshall	Richard	H		22236
137284	Martin	Erin	Paige		22237
213573	Nurmberg	Arnold	Oskar		20897
430016	Owens	Christopher	Gordon		22241

1048323	Penalosa	Winston	Serrano	21721
1065174	Perry	Michael	Deshaun	22230
762162	Petisce	Richard	Anthony Jr	22243
902863	Phan	Phillip Vu	Tran	22245
283994	Riggin	Richard	Christian	21396
293130	Rogers	Christopher	Allen	21709
1097342	Snead	Vicki	Yvette	22215
999234	Sobh	Mohamed	Ali	22228
649455	Solano	Beau	Justin	21769
1097019	Tocco	James	Jay-Buck	22233
887009	Viles	William	Lee	22227
342014	Visich	Christopher	Jordan	22239
1097612	Wolf	David	John	22234
807000	Young	Michael	Ray	22226

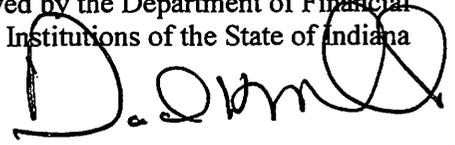
Delegated Authority
Monday, September 16, 2013



Mortgage Loan Originator Applications

The following 23 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 #
180258	Cuadrado	Alena	Eva		22219
1106577	Darrow	Brian	Gene		22261
923768	Davala	Jacquelyn	Louise		22278
332870	Davidson	Shane	Brandon		22203
413212	Fortier	Kevin	Edward		21917
1079339	Gonzalez	Orlando			22158
1084304	Humphrey	Tracey	Ann		22211
1053618	Jones	Tina	Marie		22229
950924	Kinnee	Christopher	John		21519
47945	Lyman	John	David		22250
923767	Mcclelland	Patricia	Ann		22256
1084313	Newton	William	Rex		22196
1104957	Peterson	Amanda	Taylor		22259
1047442	Polancich	Samantha	Rose		22019
354121	Rho	Adam	Youngmin		22273
793567	Secor	Timothy	Aaron		22255
1089323	Streetman	Steven	Craig		22248
986529	Susserman	Joseph			22258
366059	Tennell	Ronald	James		22189
226742	Tovar	Connie			22252
1077762	Willman	Brooke	E		22282
437419	Worman	Lisa	Marie		22225
122501	Zeisler	Jason	David		22218

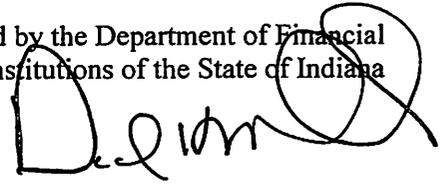


Delegated Authority
Wednesday, September 18, 2013

Mortgage Loan Originator Applications

The following 14 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 #
131351	Barnhouse	Barbara	J		22313
592651	Bennett	John	Evan		22287
1088937	Buford	Lolita	Lakicia		22326
1098437	Cabalo	Ryan	Lane	Mr	22309
1104912	Coleman	Rasham	O'dawn		22295
857828	Gilliland	Brett			22303
377262	Hutchison	Frank	Young		22300
1091782	Kowaleski	Heather	Marie		22293
1056491	Loeffel	Timothy	Wayne		22306
1091421	Marsden	Jennifer	Lynn		22292
1091418	Rodriguez Loya	Evert			22291
1099602	Saunier	Andrew	Mark		22294
1081362	Slear	Julie	Senesac		22308
335716	Widdoes	Kevin	James		22253

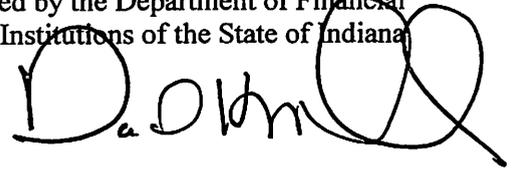


Delegated Authority
Thursday, September 19, 2013

Mortgage Loan Originator Applications

The following 7 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 #
224288	Blodgett	Robert	J		22251
960638	Escuadra	Gerardo	S		22280
256163	Evans	Scott	Michael		22222
1070995	Merritt	Sean	Alexis		22210
1093818	Mesa	Marcel	Christopher		22213
338720	Rodriguez	Eduardo	A		22224
450253	Salsman	Jeffrey	Scott		22205



Delegated Authority
Friday, September 20, 2013

Mortgage Loan Originator Applications

The following 33 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 #
1076256	Allen	Brandon	Jamal		21201
372291	Allender	Jordan	Spaulding		22299
304358	Arnall	Michael	Todd		22033
944473	Barta	Jordan	Scott		22345
943284	Crider	Jacqueline	Nicole		22279
838731	Elliott	Sarah	Danielle		22276
1089991	Ellison	Jennifer	Leigh		22339
1006743	Flaherty	Joseph	Richard		22304
404364	Grant	Tonya	Elizabeth		22332
1107553	Hamric	Heather	Sue		22350
414710	Hicks	John	Robert		22286
989862	Hocking	Thomas	Robert		22281
1051641	Hohlt	Ernest	Andrew	Mr	20940
959895	Kent	William	Austin		22207
1085259	Latham	Joshua	David		22003
849426	Lind	Gary	Edward		22194

949130	Mason	John	Wesley	Jr	22336
1094040	Murphy	Joseph	Patrick		22025
62566	Onofrietto	Victor	Gerard		22296
1007638	Patterson	Willis	J		22290
232100	Rettig	Daniel	Josiah		22163
908608	Sandridge	Timothy	Demetrius		22288
340820	Scarpa	Anthony	James		22298
61942	Shimfessel	Fred	Charles		22030
13536	Small	Kathy	Lou		22285
1087487	Sura	James	Ryan		22283
366958	Watson-Gullo	Stacey	Addison		22274
601242	Weeks	Johanna	Lynn		22242
930146	White	Ebony	Danielle		22014
1064036	Willford	Travis	Lee		22346
1078987	Williams	Thomas	Gregg		22338
872209	Williams	Joshua	David		22277
1075653	Wilson	William	J		22325

Delegated Authority
Tuesday, September 24, 2013

Mortgage Loan Originator Applications

The following 17 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 #
1101528	Barnes	Garrett	Alden		22328
931354	Colon	Justin	Tyler		22320
1065311	Dewitt	Ernest	Michael	Jr	22156
1046885	Ellena	Jason	Tyler		22324
1024392	Fransos	Jason	Corey		22322
1059325	Gallagher	Patrick	William	IV	22307
930306	Hale	Raymond	B		22319
1097281	Kobeissi	Hussein	Ibrahim		22327
521856	Mattox	Cynthia			22317
638047	Modjeski	Mary	Kathleen		22318
1109771	Muse	William			22329
207097	O'neal	Elizabeth	Ruiz		22315
502356	Richardson	Angela	S		22301
1034212	Schwartz	Joshua	Andrew		22323
945483	Shanahan	George	Michael		22321
204711	Ugay	Jason	Cory		22314
368935	Wilt	Amanda	R		22190

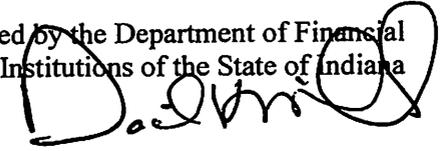
Delegated Authority
Thursday, September 26, 2013

Mortgage Loan Originator Applications

The following 45 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 #
1098491	Baker	Luke	Aaron		22362
1109783	Brady	Joshua			22373
1105752	Brown	John	Hanks		22389
1037361	Burnett	Amanda	Nicole		22337
1107972	Caldwell	Nadia	Lynette		22365
642360	Danouse	Louis	Stephen		22369
334977	Dragone	Nicholas	Joseph		22368
1094481	Eakin	Kathleen	Opal		22348
1040763	Force	Jacob	Patrick		22305
930302	Grimes	Christina			22380
1084796	Hill	Katharine	Marie	Mrs	22385
1104071	Holzum	Garrett	Lee		22371
1091824	Huntzinger	Donald	Joseph	III	22388
1091413	Invidiata	Joseph			22347
187199	Johnson	Christopher	D		22342
456372	Justice	Lynn	M		22333
274092	Kesting	Michael	Todd		22330
796000	Lovelace	Kedrick	Charles		22275
11400	Lueken	Paul	Jerome	Jr	22366
359793	Lyles	Wendy	O'shield		22331

175800	Manzella	Christopher	Charles	22358
184580	Masad	Dunia	Anwar	22341
1029193	Pennington	Stephen	Breslin	22383
844000	Pimentel	Daniel	Anthony	22334
1102211	Robertson	Cynthia	Jean	22349
112896	Rochester	Andrew	Kirk	22375
121456	Romero	Esmyel	Albert Jr	22376
1107577	Saad	Nehme	Hassan	22364
252716	Smith	Christopher	Michael	22316
1087683	Smith	Laree	Chantel	22387
8192	Stevens	Randal	Christian	21786
546616	Stout	Beverly	Ann	22378
69996	Thaxton	Louise		22357
201440	Thompson	Dwayne	Michael	22359
1109527	Thompson	Robert	Christoffer	22390
224936	Thorp	Jeffery	W	22343
989128	Tinkle	Andrew	Walker	22382
112184	Ulan	Paul	Nicholas	22374
251485	Venema	Kameron	Michael	22238
1072174	Vogt	Michael	Dean	22361
328087	Vuong	Su	Viet	22188
1048123	Walden	Tracy	Lynn	22384
76042	Webb	Daniel	William	22272
14185	Wicke	Anthony	Jay	22367
834651	Wisniewski	Agnes	Elizabeth	22379

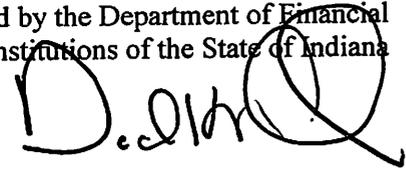


Delegated Authority
Friday, September 27, 2013

Mortgage Loan Originator Applications

The following 9 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 #
1107357	Ballard	Jeremy	Joeseph		22413
855567	Barry	David	Edward		22403
572273	Biegert	Lee Ann			22399
381001	Cole	Reginald	Raphael		22167
1111840	D'angelo	Denise			22414
955088	Halley	David			22405
1101198	Kurtright	Jarrod	Heath		22310
247940	Perry	Terrence	Arthur	Jr	21759
252716	Smith	Christopher	Michael		22316



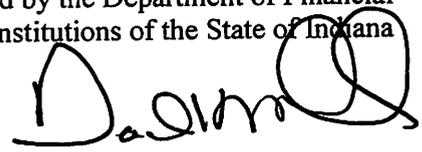
Delegated Authority
Monday, September 30, 2013

Mortgage Loan Originator Applications

The following 6 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 #
213596	Adame	Jennifer	Margaret		22393
76458	Bain	Randy	Harold		22392
1091785	Hancock	Matthew	Ryan		21991
304055	Kops	Jared	Benjamin		22397
1108488	Meyer	Stephan	Joachim		22372
1104968	Usman	Atef			22260

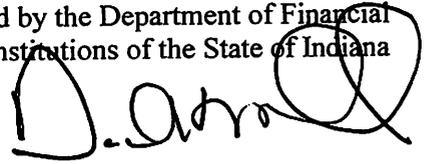
Delegated Authority
Tuesday, October 01, 2013



Mortgage Loan Originator Applications

The following 7 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 #
375584	Howell	Diane	Carol		22398
1037543	Kruso	Kyle	Raymond		22409
27459	Livingston	James			22391
279900	Rehwald	Jeremy	Robert		22395
984909	Shwani	Aram	Faroug		22406
281898	Weir	Linda			22396
256562	Welsh	Michael	John		22394

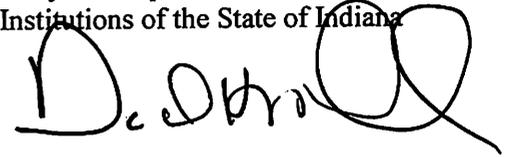


Delegated Authority
Wednesday, October 02, 2013

Mortgage Loan Originator Applications

The following 10 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 #
1106376	Baloga	Daran	Daniel		22412
1096940	Chamberlain	Kathryn	Nelson		22425
1104963	Hartshorne	Joshua	Walter		22429
989431	Heckman	Lisa	Lynn		22208
170680	Herrick	Christopher	Leigh		22377
284476	Hovda	Robbie	Layne		22416
1107565	Howard	Tracey			22363
1077043	John	Tony	Thomas		21924
175946	Miller	Nathaniel	Lee		22420
1087295	Noureddine	Amne	Hassan		22386

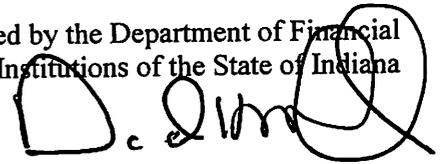


Delegated Authority
Thursday, October 03, 2013

Mortgage Loan Originator Applications

The following 7 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 #
1090637	Brazley	Ellen	Elaine		22340
1113677	Clark	Yvonne	Lois		22441
1073687	Dremonas	Robin	Denise		22419
1097080	Horne	Tracey	Lynn		22426
1097972	Jakiemiec	Robert	John		22437
1087683	Smith	Laree	Chantel		22387
220704	Vera	Magdalena			22421



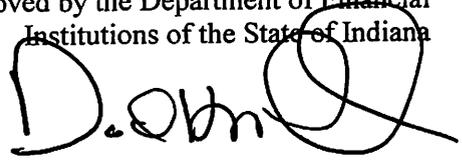
Delegated Authority
Friday, October 04, 2013

Mortgage Loan Originator Applications

The following 6 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 #
258573	Eisenberg	Barry	G		22461
1097058	Goertzen	Rogelio		II	22453
659473	Musel	Jolynn	K		22446
228144	Ohlsen	Jason			22460
297052	Pearlman	David	Lichthardt		22432
1067425	Sheppard	Phillip	Lee		22467

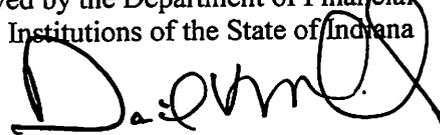
Delegated Authority
Monday, October 07, 2013



Mortgage Loan Originator Applications

The following 6 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 #
1087768	Brosneck	Aaron	Frank		21890
585424	Hadel	Jeffrey			22487
999091	Miles	Malik	Marcos		22504
1097351	Pervez	Shazain			22470
1097465	Rendina	Peter	Joseph		22471
589350	St. John	Lisa	F		22302

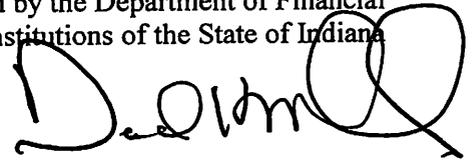


Delegated Authority
Tuesday, October 08, 2013

Mortgage Loan Originator Applications

The following 5 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 #
1087768	Brosneck	Aaron	Frank		21890
585424	Hadel	Jeffrey			22487
999091	Miles	Malik	Marcos		22504
1097351	Pervez	Shazain			22470
1097465	Rendina	Peter	Joseph		22471
589350	St. John	Lisa	F		22302

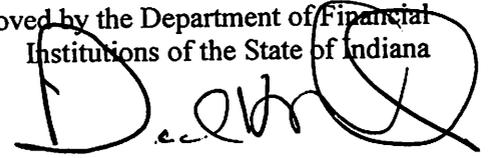


Delegated Authority
Wednesday, October 09, 2013

Mortgage Loan Originator Applications

The following 4 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 #
1037274	Al-Khal	Sonya	Ann		22489
284006	Brown	Herbert	R	Jr	22415
1107232	Meyer	Justin	James		22493
912089	Shaw	Brittany	A		22435

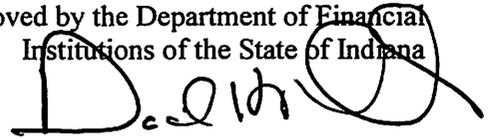


Delegated Authority
Thursday, October 10, 2013

Mortgage Loan Originator Applications

The following 9 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 #
1113676	Archer	Jonathan	Isaac		22525
1086616	Ayar	Christian	Faiz		22509
130309	Baron	Mark	Alan		22570
470009	Lees	Paulette	S		22498
1023677	Miri	Abdouh	Jamal		22505
1054307	Sasse	Nicholas	Roy		22559
188169	Sellinger	Kenneth	Arnold		22496
1115491	Vance	Nicholas	Alan		22568
904387	Velez	Alberto			22556



Delegated Authority
Friday, October 11, 2013

Mortgage Loan Originator Applications

The following 2 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.

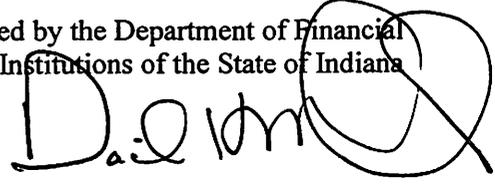
NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
1100914	Stanley	Gregory	Duron		22585
986994	West	Adrian	Antonio		22583

Delegated Authority
Tuesday, October 15, 2013

Mortgage Loan Originator Applications

The following 8 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 #
1024490	Bacon	Lisa	Sue		22506
1037379	Carter	Zachary	Rex		22533
1113672	Chandlee	Adam	Anthony		22524
1113669	Gasper	Michael	Ryan		22525
1065984	Karges	Brandon	Michael		22538
1011468	Mcintyre	Kristen	Nicole		22531
1037633	Morgan	Jamar	Aaron		22536
1113665	Tombini	Adrian	Camilo		22521

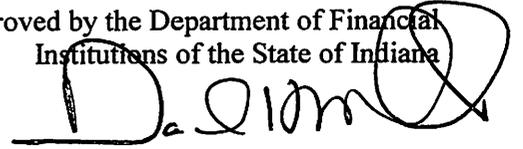
Approved by the Department of Financial
Institutions of the State of Indiana


Delegated Authority
Monday, October 21, 2013

Mortgage Loan Originator Applications

The following 6 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 #
1108039	Barrett	David	Ross		22565
1107644	Goodman	Glenn	Howard Edmund		22563
1107722	Hatfield	Nickolas	Wayne		22564
1097518	Stephens	Paul	Richard		22105
1107779	Taylor	Stephen	Mark		22588
892467	Webber	Donald	Ray		22571

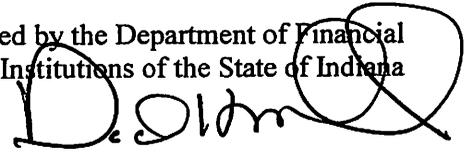


Delegated Authority
Tuesday, October 22, 2013

Mortgage Loan Originator Applications

The following 6 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 #
210043	Cote	James			22546
502509	Hay	Joshua	M		22602
1109380	Henz	Ivin	Robinson		22589
1000685	Holwick	Jason	Gilbert		22604
1077582	Khoury	Michael	Rae		22452
1089258	Kissel	Kimberly	A		22616



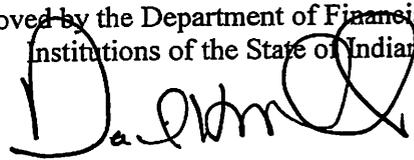
Delegated Authority
Wednesday, October 23, 2013

Mortgage Loan Originator Applications

The following 3 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 #
934618	Blanco	Myriam	Nohemy		22501
223777	Giannone	Domenico			22651
157193	Pezone	Paul	Anthony	II	22641

Delegated Authority
Friday, November 1, 2013

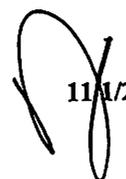


Mortgage Loan Originator Applications

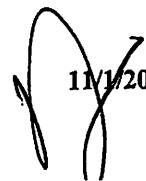
The following 92 mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
225894	Adler	Thomas	M		22547
918203	Aleksoski	Lube			22603
1098641	Alfaro	Jonathan	Daniel		22552
713739	Andary	Erik	Mansour		22401
1072074	Anderson	Robert	Porter		21963
851361	Arrua	Maria	Amalia		22654
1044894	Artis	Teeyah	Tene		22411
107742	Babb	Frank	Edward		22610
1036126	Balding	Curtis	Ryan		22605
1107776	Benak	Joshua	Scott		22587
1104743	Bennett	Nygel	William		22439
546275	Bleemel	Becky	S		22550
1123688	Bliss	Jason	Edward		22676
271403	Bonar	Johann	Chretien		21576
1068722	Born	Nicholas	Anthony		22451
254318	Buxton	Jennifer	Danielle		22579

326075	Calado	Federico		Jr	22580
1104747	Campbell	Theodore	Daniel		22440
1038761	Carpenter	Jerold	Patrick		22465
913345	Chubb	Kevin	Michael		22404
885140	Cline	Jason	Andrew		22582
334228	Cordoba	David	Joseph		22601
80748	Couch	David	Lee	Jr	22595
1123683	Covganka	Brandon	Joseph		22658
470810	Crouch	Jason	Douglas		22652
130256	Cummard	Chad	David		22444
126112	Cutler	Jeffrey	Stuart		22611
1109754	Davis	Austin			22617
1106439	Devillez	Derek	Austin		22430
1037421	Estafen	Thomas	Joseph		22534
21673	Federspiel	Kimberly	May		22457
1104740	Feurey	Beth	Jennings		22438
1105244	Frank	Anthony			22586
1023066	Gebhart	Andrew	Robert		22408
866324	Genz	Scott	Nicholas		22614
583593	Grande	Domenic	Joseph		22400
1040809	Gressman	Brian	D		22410



30732	Guernsey	John			22609
912003	Gunnels	Ryan	David		22434
789112	Harkleroad	Brandi			22447
774981	Hickoff	Nathan	David		22402
1011740	Hinkley	Ashley	Lynn		22518
408588	Hughes	Patrick	A		22423
279656	Humphries	Kyler	Douglas		22612
184414	Kauserud	Jonathon	Kiel		22479
1112509	Klein	Stacey	Jo		22591
470004	Koehne	Mark	R		21473
174653	Kwak	Sang	Hoon		22527
813928	Leslie	Michael	Scott		20983
1111825	Lopes	Antonio	Martins		22473
1027457	Lucas	Matthew	Dale		22655
1107204	Machie	Isabel	Chimdinma		22472
228799	Majchrzak	Nathan	S		22596
6419	Martin	Jeff			22442
938449	Menard	Kirk	Robert	Jr	22418
970527	Michin	Kenneth	Joseph	Jr	22464
1037632	Miller	Evan	Gene		22535
956381	Morgan	Karlous	Rapheal		22516

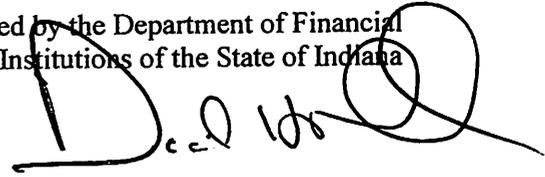


920498	Newberry	Joseph	Lee	22551
1097343	Nunez	Alexander	Joseph	22469
1097344	Nunez-Scheffler	Brent	David	22427
70296	O'brien	John	James	22458
1036129	Olson	Aaron	Johann	22606
1111297	Overman	Austin	Scott	22553
66782	Panochit	Shaun		22443
1121108	Patzius	Michael	Mchenry	22657
1029193	Pennington	Stephen	Breslin	22383
60377	Pimentel	Joseph	James Jr	22594
222653	Poland	Michael	Alan	22578
631293	Rai	Karishma	Vivek	22480
1079807	Ratcliff	Lisa	M	22468
1006171	Reed	Andrew	Lawrence	22645
641558	Romano	Michael	P	22481
716452	Romanova	Svetlana		22463
178212	Rumsey	Mark	Edward	22297
267245	Schonlau	Joseph	John	22597
376274	Scribner	Juanita	M	22422
35343	Shahidi	Alireza		22577
1098497	Shelton	Caroline	Elizabeth	22428

980885	Stahl	Matthew	Alan	22424
288200	Styler	Kendra	Lynn	22462
640484	Sweet	Bridgette	Althen	22581
1097527	Thibodeau	Kevin	Jacob	22540
255265	Thune	Jeffrey	Nelson	22548
85358	Tozzolo	Michael	Anthony	22459
493362	Vivona	Joseph	Francis	22549
488385	Weathersby	Michael	Jay	22528
1044264	Weber	John	Michael	22360
874006	Whalin	James	Dustin	22417
1092976	Whitlock	Joshua	Andrew	22656
613258	Wilcox	Lynda	R	22653
956467	Wright	Hakim	Kenyatte	22257



Delegated Authority
Monday, November 04, 2013



Mortgage Loan Originator Applications

The following 83 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 #
833580	Bellinger	Allecia	Jean		22514
1101972	Bihn	Daniel	Lee		22574
1018510	Black	Kyle	Robert		22519
672040	Blahut	James	David	Jr	22513
1067427	Blum	Max	Aaron		22508
1107398	Boghossian	Sarkis	Soghomon		22608
1037318	Bringardner	Adam	Victor		22532
951471	Bruce	Rachel	Marie		22644
472614	Brunetti	Timothy	Matthew		22433
248107	Burkhardt	Omar	Konrad		22164
931335	Butt	Alex	Michael		22530
847096	Campbell	Russell	Jason		21996
306585	Center	Timothy	Dee		22497
1075770	Compton	Laura	Nicole		22539
1107494	Conley	Chazmun	Raphael		22647
148612	Cottingham	John	Gregory		22512

292868	Cottles	Phillip	Alan	21981
90987	Cox Iii	Clifton	B	21894
1113092	Cruz	Karen		22567
215941	Emas	Allan	Ross	21789
844090	Evans	Morgan	Patrick	22499
988031	Ferrante	Louis		22573
1105244	Frank	Anthony		22586
21218	Gallant	Allen	Jeffrey	21857
930144	Gomez	Oscar	Chavarria	22482
428361	Helmuth	Jesse	Lane	22045
226196	Hernandez	Jennifer	Marie	22554
774981	Hickoff	Nathan	David	22402
1113882	Hodgdon	Blair	Stephen	22526
939221	Hovland	Corey	Amund	22502
1123686	Howard	Dustin	Vickers	22675
1073306	Johnson	Holly	Lynn	22670
1011446	Jordan	Tracy	Nathanial	22407
1116889	Keck	Aubree	Jean	22592
926681	Kirsch	Keith	Jerome	22500
984876	Kish	Michael	Scott	22517
1053177	Kitson	Jason	Edmund	22558

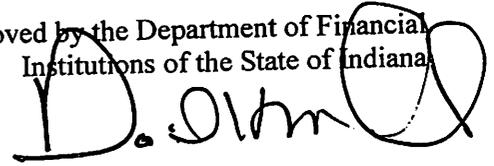
648818	Kotek	Ryan		22625
175565	Lacy	Elizabeth	Anne	22650
1059878	Lake	Benjamin	Gregory	22490
1097822	Lee	Chrystin	April	22630
1117588	Leeson	Trevor	Scott	22593
1022743	Lishka	Kurt	Richard	22615
1123682	Llosa	Alvaro	Augusto	22674
1098440	Lowe	Lindsey	Grace	22631
275661	Macko	Anthony	Joseph	21730
984682	Mehill	Matthew	Paul	22503
178161	Mikhelson	Artem		22663
1049057	Milnes	Dennis	Lee	22557
272301	Mitchell	Noble	Donald Jr	22595
173816	Molnar	Laszlo	Sandor	21858
1116577	Naimey	David	Joseph	22648
388188	Neely	Eric	Wade	22665
862697	Nevils	Phillip	Wesley	22666
844214	Olivera	Julian	Ernesto	22488
314232	Osborn	Janice	Elaine	22613
1108255	Penate	Leslie	Marie	22575
842126	Perez	Ivette	Cecilia	22555

 11/4/2013

87785	Perry	Joseph	R	22545
928425	Pisano	Tyler	Matthew	22572
278533	Putnam	Carla	Sue	22643
43302	Reichert	Kevin	Michael	22495
1097475	Robinson	Jeffrey	Scott	22097
912293	Rueff	Kevin	Patrick	22667
1038156	Rutherford	Jennifer	Lindsay Lee	21960
1110328	Shannon	Patrick	George	22566
131197	Slobin	William	B	22485
1100504	Snider	Seaneen		22511
1105433	Stalling	Michael	Carl	22561
1033589	Stecklein	Kristen	Lynn	22627
1026909	Svoboda	Lindsay	Rae	22436
220438	Takrudtong	Nulinn		22642
1079173	Talbott	Richard	David	21852
189947	Tamashiro	Paul	Masaru	22486
1123681	Thatcher	Scott	Charles	22673
1115423	Tucker	Sarah	Anne	22494
1097412	Ulrichs	Eric	Lowell	22455
21881	Wethington	Hope	Filbert	22649
1104737	Williams	Aaron	Christopher	22520

1049832	Wilson	Andrew	David	22669
1123679	Youlton	Christopher	Samuel	22672
1117978	Zeigler	Ashton	Luke	22569
1037808	Zigouras	Pete		22507

11/4/2013

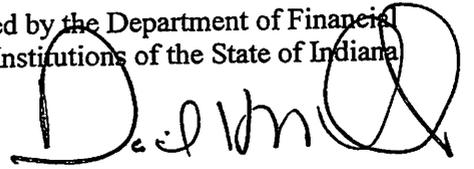


Delegated Authority
Tuesday, November 05, 2013

Mortgage Loan Originator Applications

The following 11 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 #
841643	Allison	Frederick	James		22737
926651	Blackledge	Travis	Thomas		22718
443226	Burge	Emily	Mae		22726
998679	Byrnes	Renata	Nichole		22719
1124152	Helton	Sonya	Lesley		22733
148241	Hunt	Andrew	Joseph	Jr	22723
8623	Maroon	Scott	Lee		22722
72028	Mccain	Richard	Dustin		22715
323127	O'neil	Brendan	Patrick		22724
854571	Selph	Jude	Ann		22728
6062	Wilson	Michael	Chris		22721



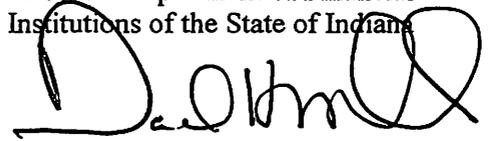
Delegated Authority
Wednesday, November 06, 2013

Mortgage Loan Originator Applications

The following 14 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 #
1109208	Copeland	Brian	David		22638
957685	Cox	Brandon	Michael		22756
1117512	Doris	Shelly	Renee		22639
1088543	Grasso	Joseph	Michael		22636
1074374	Hooton	Scarlett	Denise		22635
362677	Lewis	Relford	Satoru	Jr	21536
62825	Morgan	Susan	L		22749
46372	Richter Iii	Harry	Joseph		21966
1017428	Shell	David	Alan		22745
1121798	Smith	Terry	Dewayne	Sr	22747
873243	Sobol	Gregory	Louis		22626
40890	Theriot	Louis			22624
775939	Van Deventer	Jeremy	Clark		22744
1080993	Walton	Eric	Clifford	Jr	22629

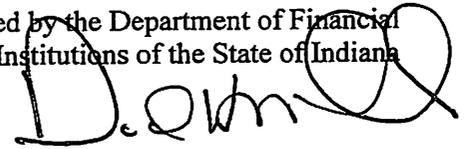
Delegated Authority
Thursday, November 07, 2013



Mortgage Loan Originator Applications

The following 20 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 #
1122902	Cockrell	Katelyn	Dawn		22740
395297	Curran	Patrick	Alfred	Jr	22680
340307	Franklin	Alfonzo	Omar		22725
746340	Fritz	Lauren	Elizabeth		22727
32074	Jaber	Omar			22677
1099024	Lightfoot	Nicholas	Austin		22685
1120270	Lilley	Shannon	Marie		22730
861707	Mcentire	Christian	Davis		22681
209126	Mckinney	Mary	Val		22678
1121111	Miller	David	Barnett		22640
426717	Milner	Jeffrey	Bruce		22633
320269	Montgomery	Thomas	Robert	III	22679
1118070	Renfro	Lindsey	A		22686
1122093	Rosenberg	Heather	Marie		22731
914328	Salmeron	Cindy	Claribel		22634
1107370	Schefke	Christopher	Leo		22456
1122103	Sherman	Ryan	Burton		22739
1092793	Thurman	Amanda	Nichole		22637
1048078	Williams	Scott	Douglas		22607
1097624	Yousif	Sinan	Munir		22729



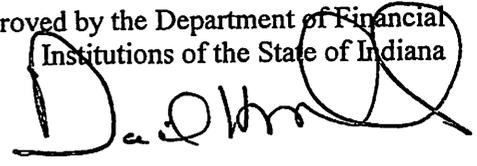
Delegated Authority
Friday, November 08, 2013

Mortgage Loan Originator Applications

The following 8 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 #
1054934	Bradfield	Jonathan	Taylor		22693
874424	Carney	Sean	Michael		22690
1117194	Daniel	Tiffany	Simone		22697
1120669	Eckles	William	Kendall		26699
1104729	Griffin	Amir	Aziz		26695
1117697	Schayes	James	Robert		26698
1123685	Skoulos	Panagiotis	D		22687
1116672	Van Ronzelen	Matthew	Oliver		22696

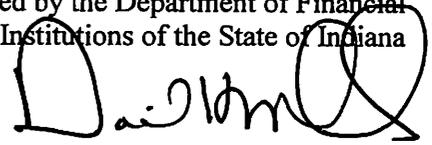
Delegated Authority
Tuesday, November 12, 2013



Mortgage Loan Originator Applications

The following 13 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 #
824203	Basnett	Allison	Lynn		22704
47882	Choi	Benjamin			22701
342835	Hausner	Brian	Keith		22710
1123684	Hoegg	Scott	Eduardo		22711
206764	Holmberg	Scott	Edward		22708
1124332	Huggins	Albert		Jr	22712
1092047	Lacey	Laura	Faith		22746
949175	Mcdonald	Michael			22705
1124335	Pinney	Onkar	Singh		22706
42319	Rager	Christopher	Lynn		22700
141197	Reynolds	David	B		22702
260628	Simmons	Matthew	D		22742
1042384	Zombra	Paula	Renee		22692

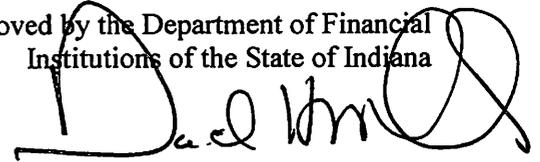


Delegated Authority
Wednesday, November 13, 2013

Mortgage Loan Originator Applications

The following 18 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 #
246752	Alcaraz	Brian	Ramos		22716
589364	Austen	Jeremy	Peter		22717
1125647	Byars	James	Philip Lavoy		22775
1115664	Cox	Melody	Ann		22770
1116983	Foster	Stephen	Neil		22774
1115549	Hodge	Bryan			22768
1115669	Ma	Franklin			22773
1115087	Mosiniak	Douglas	Michael	Jr	22759
96216	Nefouse	Alexander	P		22750
266157	Passman	Elizabeth	Dolores		22753
1115667	Patman	Alisha	Marie		22771
439484	Sampson	Sherri	C		22754
1115663	Sengher-Freeman	Olaitan	Erdo		22769
1104727	Shahdin	Izhak			22765
1013331	Tanner	Denise	Edwards		22757
223624	Valadez	Edward	A		22760
1021868	Wolf	Adam	Lewis		22758
1115668	Young	Michael	A		22772

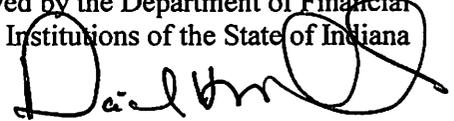


Delegated Authority
Thursday, November 14, 2013

Mortgage Loan Originator Applications

The following 8 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 #
210367	Callahan	Jessica	A		22752
1115482	Embry	Brian	Justin		22767
31180	Mathes	Daniel	Allen		22576
1059998	Pierce	Bryan	Kenneth		20919
1074421	Regan	Tim			22628
981074	Springer	Matthew	Thomas		21281
370940	Wiley-Cook	Jennifer	Diane		22689
648824	Williams	Daniel			22743



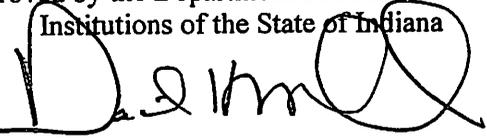
Delegated Authority
Friday, November 15, 2013

Mortgage Loan Originator Applications

The following 9 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 #
1119124	Jines	Jenna	Rae		22784
1087058	Rodenbaugh	Stacy	Marie		22780
1124021	Rose	Marissa	Leigh		22786
1115656	Scocca	Sean			22782
916543	Thurman	Luke	Douglas		22779
894265	Timmons	Michael	Daniel		22778
1115655	Townsend	Lauren	Marguerite	Ms	22781
1122925	Turner	Robin	Lynn		22785
1117618	Wilkes	Paigelynn	Erin		22783

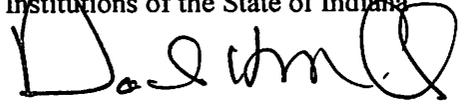
Delegated Authority
Monday, November 18, 2013



Mortgage Loan Originator Applications

The following 18 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 #
1122055	Albers	Emily	Rebecca		22794
881411	Durbin	Anthony	Kim		22789
1075667	Frantz	Jeffrey	Douglas	Mr	22792
968681	Higgins	Colby	Judge		22791
224677	Iles	Mark	T		22816
1126201	Kay	Koleen	Carol		22796
239392	Keutzer	Kyle	J		22799
435757	Leeper	David	A		22788
1114914	Neagli	Matthew	Alan		22805
948036	Neumann	Bradley	Otto		22790
1008343	Palmer	Barry	Kent		22804
238656	Street	Joseph	Edward	II	22798
6121	Stuart	James	Edgar		22822
796166	Vap	Kimberly	Sauerbeck		22801
1058103	White	Christopher	Michael		22827
1124786	Wilder	Jeremy	Glen		22795
643118	Wisner	Lisa	Colleen		22800
181841	Zonic	Mirza			22815

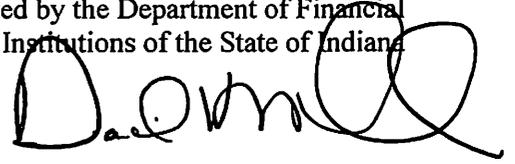


Delegated Authority
Wednesday, November 20, 2013

Mortgage Loan Originator Applications

The following 14 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 #
1104741	Berry	James	Ward		22829
1125752	Billington	Joshua	Daniel		22813
1118884	Campbell	Donald	Joseph	III	22809
1122638	French	Aric	Paul		22810
937224	Gillespie	Oren	J		22808
1122624	Hindes	Gabriel	Thomas		22820
145021	Kassarich	Richard	Neal		22823
1122639	King	Samuel	James		22811
1122897	Machiniak	Kristen	Anne		22821
1042158	Neal	Michael	Kerry	II	22818
1104728	Oksuz	Hasan	Burak		22828
1104754	Reid	Sean	Patrick		22830
1124329	Rickard	Emilee	Frances		22812
412703	Sloan	Brian			22824

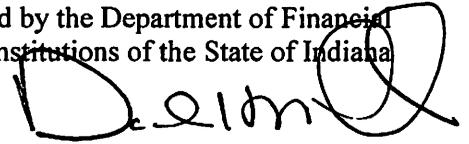


Delegated Authority
Friday, November 22, 2013

Mortgage Loan Originator Applications

The following 17 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 #
1096189	Allen	Craig	A		22847
175953	Banville	Trevor	Wilson Luke		22707
215698	Conarchy	Edmund	Kyran		22853
130415	Fisher	Samuel			22851
1099017	Harris	Jarrod	Leroine		22684
1097074	Hartman	Elijah	Kevon Louis		22510
842672	Hines	Brittani	Marie		22842
975573	Jones	Michael	Dwayne	Sr	22844
964154	Maham	Sara	Louise		22843
130145	Mason	Desteni			22838
130179	Mason	William			22840
1125754	Moss	Robert	Andrew		22850
1122896	Ray	Presley	Ann		22848
130173	Shilt	Eelysian	Nia		22839
820223	Snyder	Michael	Iwazo		22703
1092872	Sullivan	Casey	Cole		22846
1045504	Tatum	Lloyd	Edward	II	21269



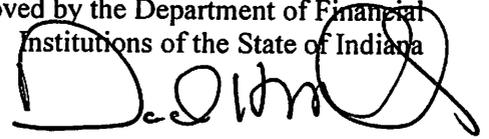
Delegated Authority
Wednesday, November 27, 2013

Mortgage Loan Originator Applications

The following 34 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 #
1135910	Bednarek	Victoria	Janeen		22919
1095917	Carnevale	Lehann	Marie		22646
1023358	Cemate	Ryan	Scott		22870
1113688	Corley	Nathan	Francis		22914
79048	Dailey	Charles	Donald		22898
839862	Dietsch	Kim	A		22944
759171	Gabbert	Lisa	Huggins		22943
387246	Getz	Michael			22924
1135903	Gordon	Evan	David		22949
1135901	Gorev	Albert	Samuel		22918
681405	Heckt	Catherine	Mary		22856
849769	Henschel	Michael	Sean		22925
186924	Josleyn	Susan	Michelle		22852
459157	Kagy	Lisa	Marie		22903
393255	Keeler	Shane	Lee		22866
1135899	Kelley	Sean	Michael		22928
1045825	Kivett	Lauren	Ashley		22857

1082923	Krass	Erin	Marie	22892
32123	Lombardo	Joseph	Chester	22897
1117426	Mccomb	Robert	Lee III	22858
1135898	Mccoy	Thomas	Charles	22917
347224	Molavi	John		22888
1135896	Murphy	Steven	Robert	22916
1019049	Okpala	Chukwunonso	David	22947
255877	Pritchard	Kevin	W	22922
1065496	Quebman	Angela	Whipple	22880
976418	Ratliff	Scott	Carson	22890
1135889	Rector	Steven		22915
87667	Ricci	Nathan	Michael	22862
224858	Roa	David		22863
386481	Senemar	Kameron		22942
80694	Stamolis	John	D	22861
1010079	Teven	Maria	Ivanova	22926
927964	Thompson	Brandon	Hyde	22869

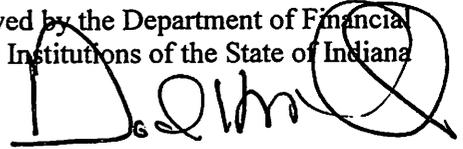


Delegated Authority
Tuesday, December 03, 2013

Mortgage Loan Originator Applications

The following 21 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 #
1067993	Berry	Sean	Michael		22491
1113296	Canzonieri	Anthony	Michael		22766
1071672	Chermansky	Alicia			22764
1107489	Cobleigh	Joshua	David		22671
1122617	Franks	Jerrelle	Matthew		22732
352729	French	Thomas	James		22761
4880	Gaglione	Anthony	Alan		21462
630289	Glass	Roger	Marcel		22736
925090	Hamman	Zachary	Charles		22682
130284	Heath	John			22920
130656	Jones	Craig	Willis		22741
366949	Kidwell	Christopher	Glenn		22923
1049859	Laitila	Matthew	John		22683
1110490	Palmer	Krystal	Brooke		22948
376381	Racey	Jeffery	Todd		22940
130296	Rohrer	Kristina			22921
928750	Shattuck	Jeffrey	Thomas		22013
319156	Smith	Darrall	A		22165
890610	Taylor	Linda	Helen		22802
885327	Torabi	Nima			22945
792436	Tyrie	Stuart	Adams		22370

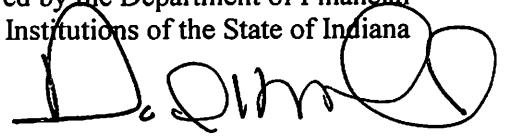


Delegated Authority
Wednesday, December 04, 2013

Mortgage Loan Originator Applications

The following 7 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 #
1124850	Alvarado	Eduardo			22849
227402	Andersen	Daniel	Timothy		22855
379687	Jno-Lewis	Shian	Alma		22941
1088376	Khalid	Usama			22793
267585	Mcfadden	Mitchell	Ray		22777
224076	Savastano	Thomas			22806
983668	Simmons	Derek	Demetrius		22803

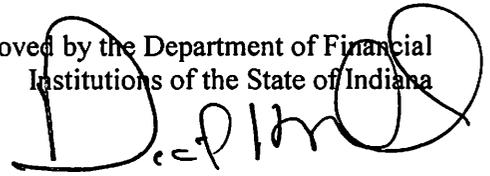


Delegated Authority
Monday, December 9, 2013

Mortgage Loan Originator Applications

The following 18 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 #
964980	Barker	Jared	Blake		22958
1135911	Duncan	Alexander	Douglas		22967
215151	Fuller	Raymond	Jamond		22955
186760	Galligan	Timothy	J		22984
1135895	Greer	Jesse	Calvin		22964
247646	Kratz	Frank	Dennis	III	22974
93824	Lowry	Jill	Renee		22973
686532	Martin	Anthony	T		22957
187853	O'guin	Lisa			22954
279806	Overbeck	Candice	S		22975
1059721	Papy	Douglas	Graham		22981
941114	Patterson	Kevin	L		22980
1135900	Pipitone	Andrew	Russell		22965
154863	Rickert	John	Riley		22952
1135894	Sacks	Joshua	Martin		22963
406146	Shultz	Christopher			22978
1083820	Walters	Amy	Kathryn		22982
62955	Worley	Joshua	K		22951

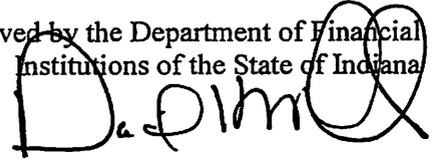


Delegated Authority
Tuesday, December 10, 2013

Mortgage Loan Originator Applications

The following 7 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 #
422664	Grothe	Ryan	Christopher		22989
933997	Hoss	Christopher	Michael		22993
756783	Reynolds	Carla	R		22991
220469	Sampat	Suren			22986
493899	Santellano	Elizabeth	H	Mrs	22990
1039198	Ward	Karen	Marie		22995
242371	White	Mindy			22987

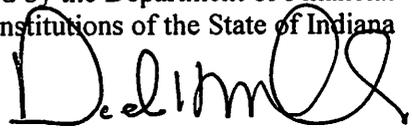


Delegated Authority
Friday, December 13, 2013

Mortgage Loan Originator Applications

The following 12 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 #
220743	Browning	David			22854
1096591	Cain	Brandon	M	Sr	22819
212614	Deng	Michael			21804
1126762	Francisco	Julianna	Carol Lee		22859
1101937	Guzman	Francisco			23006
1095523	Kirschner	Adam	Michael		23005
51625	Morrissey	Kristy	Kay		22999
1057361	Reed	Colin	Justin		22845
29953	Rogozinski	Casimir			22998
1052587	Rose	James	Gregory		23003
898622	Rossetti	Karen	Dianne		23001
1109802	Straley	Steven	Matthew		23007



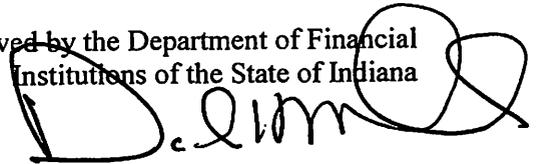
Delegated Authority
Monday, December 16, 2013

Mortgage Loan Originator Applications

The following 41 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 #
1124320	Belton	Chase	Carlin		23027
10031	Benningfield	Donald	Ray	Jr	23050
1133110	Boston	Steven	Alexander	III	23018
572880	Cavalcanti	Erick			23021
229771	Durnell	Timothy	N		23046
1113880	Ellis	Christine	Dawn		23038
1108381	Fields	Joel	B		23017
1124273	Finn	Kevin	Douglas		23025
264654	Gilmore	John	Edward		23020
1113889	Gray	Gabrielle	Elizabeth		23039
1108377	Janning	Kimberly	Grace		23016
663804	Jones	Zachary	Michael		23052
9220	Joutz	Nicholas			23049
1125187	King	Codi	Gaylene		23040
816368	Kistler	Robert	Carl		23012
1068788	Kuster	Anne	Theresa		23057
1074219	Lau	Joseph	Kwon		23058
425925	Lewis	April	Lyn		23034

130044	Martorano	Chris			23010
1105549	Maxwell	Angelica	Marie		23024
1113548	Mcfall	Sydney	Hope		23037
1105561	Morton	Brianne	Leslie		23048
928887	Moss	Denna	Lou		23045
216992	Mrowka	Janet			23051
21075	Perez	Eduardo	Gutierrez	Jr	23042
1037694	Robey	Andrew	Farrel		23014
216868	Rockers	Lisa	Ann		23045
1055190	Rutter	William	Elliot		23055
250952	Sabouneh	Ryan	Mawloud		23030
197171	Schindler	Leonard	Lee		23029
216672	Shingles	Torris	O'neal		23044
1136517	Stieffermann	Christopher	Robert Paul		23061
756001	Strodtman	Beverly			23035
219689	Timmons	Jaun-Erick	Damal		23011
250924	Toscano	David	Gerard		23047
1037723	Trainor	Brendan	Daniel		23015
1124276	Vondielingen	Michael	Dennis		23026
924502	White	Patrick	Woodley		23022
855928	Wilks	Jeffrey	Karl		23013
399217	Winchester	Erika	Diann	Ms	23033
1068760	Wratchford	Devin	John		23056



Delegated Authority
Thursday, December 19, 2013

Mortgage Loan Originator Applications

The following 18 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 #
205271	Cale	Riki	Danielle		23087
309961	Carr	Robert	O	Jr	23088
1076832	Denietolis	Anna	Maria		23094
1068724	Hanson	Jacob	Tyler		23071
1075213	Heard	Elmer	Michael		23077
1124488	Howard	Nicole	Janae		23080
256205	Landis	Tracy	Jeanine		23065
1068588	Long	Jenna	Ashley		23093
38361	Lusch	David	T		23085
969614	Nunley	Carlos	Jermaine		23091
1071202	O'neal	Rodney	Wayne		23073
261269	Parsons	Teri	L		23066
1071876	Patterson	Denzel			23075
67397	Richards	Damon	C		23009
1071204	Simmons	Klayton	Donald		23074
478736	Topp	Angela	Kaye		23069
1136454	Trower	Gretchen	Anne		23082
1075204	Ward	Shane	Travis		23076

Delegated Authority
Friday, December 20, 2013

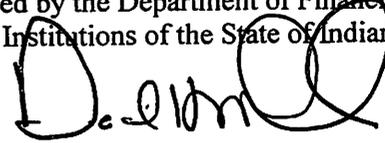
Mortgage Loan Originator Applications

The following 49 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 #
210747	Adolfson	Robert	A	Jr	23008
70466	Alexander	Jaye	Maxx	II	23127
846722	Ali	Chaka	Asim-Ibn	III	23100
279914	Ambrose	Richard	Hue		22976
1136526	Bohon	Nathaniel	Roderick		23083
957569	Brayer	Louis	Benjamin		23139
936839	Cassin	Daniel	J		23137
439600	Castellano	Debra	R		23148
215064	Crosby	Gerald	D	Jr	23118
456792	Dahl	Andrew	Wilson		23099
138445	Dehaan	Benjamin	J		23063
248188	Evans	Mark			23131
1068745	Flanigan	Brian	James		23072
1131848	Fouch	Erin	Susanne		23081
1075882	Fowler	Daniel	Gene		23078
17848	Frank	Lauren	Gayle		23108
251675	Garrett	Ronald	Durald		23096
400262	Hagebusch	Kenneth	Lee		23098
951306	Haigh	Scott	Allen		23138
1007281	Heimann	Eric	James		23142
851690	Higdon	Eric	W		23135
266946	Hughes	Cassandra			23111

861704	Karr	Carol	Lynn	23102
954230	Kelley	Eric	Wayne	23113
1125649	King	Sheila	Eileen	23107
888600	Licata	Dana	Michele	23103
1121644	Matthews	Alexander	Edward	23060
320160	Metz	Jeffrey	Aaron	23122
585397	Mosley	Derek	Doyle	23132
859838	Munns	David	Berger	23101
1046490	Parker	Molly	Kathleen	23105
1092762	Perkowski	John	David	23115
262758	Perry	Joseph	C	23120
228373	Phillips	Brian	William	23110
973821	Prosnitz	Jared	Martin	23092
52623	Prow	Jeffrey	Warren	23125
740289	Robbins	Alyssa	Danielle	22841
134424	Robinson	Deanna	Lynn	23086
162424	Schneider	Mark	Charles	23095
1135762	Sharp	Angela	Marie	23116
296801	Smalley	Kc	Bryan	22938
552833	Snow	William	Robert	23089
60823	Stone	Walter	Cleve	23126
178576	Utlak	Charles		22983
1097595	Wakefield-Winfrey	Delon	Allen	22492
1004888	Wallace	Meggan	Marsha	23114
359794	Wright	Devon	Ferguson	23112
1068770	Zack	Jason	Tyler	23106
278044	Zell	James	Frederick	23097

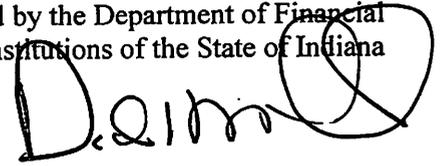
Delegated Authority
Friday, December 27, 2013



Mortgage Loan Originator Applications

The following 12 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 #
81205	Butler	Anthony	R		23109
150692	Graham	Kathy	Faye		23147
1000130	Hawkins	Blake	Rose		23153
367000	Hibbert	Michael	Colton		22939
10091	Hundley	Christopher	Scott		23145
29703	King	Bradley	Todd		23146
1121718	Long	Danielle	Allison		23123
918001	Matracia	Matthew	R		23152
1019700	Morrison	Katrinia	Pool		23154
977830	Sher	Zachary	David		23140
446448	Simpson	Michael	Scott		23149
640440	Valencia	John	J		23151

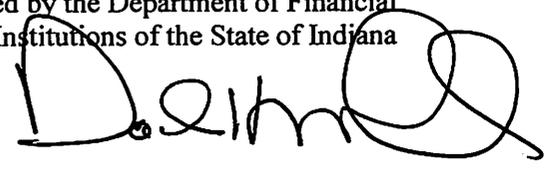


Delegated Authority
Tuesday, December 31, 2013

Mortgage Loan Originator Applications

The following 16 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 #
1139866	Ableser	Rachel	Miriam		23162
1139925	Biter	Steven	Michael		23163
1002384	Burks	Anthony	Douglas	Sr	23184
148210	Cantrell	Roxanne	Jean		23157
184327	Carr	Frank	Edward		23167
902132	Etling	Matthew	Howard Raymond		23168
114930	Grant	Nikko	Andre		23166
1140055	Harris	Christina	Jenetra		23164
1147954	Hogan	Michael	Carmelo		23174
54732	Kaufman	Keith	Thomas		23165
1133838	Kelly	Karen			23160
1147957	Mcmahon	Ryan	Vincent		23175
1147953	Nardella	Andrew	Michael		23173
97143	Phillips	Casey	Duane		23156
39323	Stella	Eli	Steven		23161
1147951	Thomas	Troy	Michael		23172



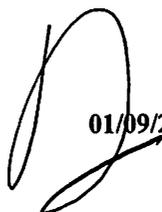
Delegated Authority
Thursday, January 9, 2014

Mortgage Loan Originator Applications

The following 32 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 #
65213	Bangs	Benjamin	Outram		22837
1139927	Boros	Zachary	Michael		23186
1139936	Bush	David	William		23187
1139947	Butler	Carly	Elizabeth		23188
1139953	Chami	Charles	Khalil		23190
1135906	Durieu	Matthew	Steven		22966
1139962	Fecay	Donald	Todd	Jr.	23192
1139967	Fratt	Amanda	Marie		23193
1139968	Green	Tyler	Stephan		23194
1140059	Hatala	Daniel	Joseph		23195
1140064	Hayes	Charles	William	Jr.	23196
146614	Hill	Shawn	Eileen		23177
1140066	Hovey	Guinevere	Leigh		23197
1140117	Jankowski	Edwin	James		23198
1140129	Jawad	Talib	Mouin		23199
1140146	Johnson	Aaron	Raymond		23200
1140178	Kelly	Chase	James		23201
964935	King	Ryan	Gene		23090
1140196	Krist	Michael	Joel		23202
1140216	Kulla	Brikena			23203

1001963	Labbate	Andrew	Joseph		23183
1140231	LaBute	Robert	Raymond	II	23204
1140232	Lands	Cameron	William		23205
65801	Marino	Peter			23043
751219	Nobouphasavanh	Tina	Thevaphone		23179
535336	Ott	Theresa	Marie		23178
528759	Sharif	Zubair			22755
1021735	Smoot	Spencer	Shane		23185
847063	Starrett	Jaclyn	Noreen		23180
28660	Turner	Chad	Andrew		22776
398146	Underwood	Adam	Scott		23032
162586	White	Kimberly	A		23158


01/09/2014

**ACTION TAKEN BY THE DIRECTOR
FEBRUARY 28, 2014**

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

The bank has requested permission to hold two parcels of property in excess of three years for future expansion as prescribed in IC 28-1-11-5. The oldest parcel was purchased on February 28, 2008, located at 12464 State Road 23, Granger, Indiana. A Dollar General store was under lease when the property was purchased. Dollar General has vacated the premises. The bank has started to utilize the property for warehousing of equipment, furniture, and supplies. The second parcel is a vacant lot and is located at 5220 Beck Drive, Elkhart Indiana. This parcel was purchased on October 16, 2008. The bank intends to use this property as a future branch facility as provided in a letter to the Department. At the bank's board meeting on January 22, 2014, the board adopted a board resolution reaffirming that the bank expects to use three parcels of real estate for future expansion, the two parcels discussed above, and one parcel held for more than a year and less than three years. Allowing the bank to continue to hold the real estate does not appear to endanger the safety and soundness of the financial institution. **IT IS RECOMMENDED THE BANK BE GRANTED AN EXTENSION TO HOLD THE REAL ESTATE UNTIL FEBRUARY 28, 2015. SHOULD THE BANK NOT BE ABLE TO UTILIZE THE REAL ESTATE WITHIN THIS TIME FRAME, ANOTHER REQUEST TO THE DIRECTOR PURSUANT TO IC 28-1-11-5 WILL BE REQUIRED (KJS).**

APPROVED TCF

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

FEBRUARY 24, 2014

HOOSIER FARM BUREAU 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 28-7-1-7 allows a credit union to amend its' articles of incorporation to change its' corporate name. This amendment would change the corporate name of the credit union to the following:

Hoosier United Credit Union

RECOMMEND APPROVAL (MKP)

WKP

TCF

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

MARCH 14, 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:

Nexus Valve – Indianapolis – 60 members (common bond of occupation as defined by 28-7-1-10)

Hematology-Oncology of Indiana – Indianapolis – 73 members (common bond of occupation as defined by 28-7-1-10)

Amcor Rigid Plastics – Indianapolis – 160 members (common bond of occupation as defined by 28-7-1-10)

The Coachman – Plainfield – 28 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP / MB

**ACTION TAKEN UNDER DELEGATED AUTHORITY
FEBRUARY 28, 2014**

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

The bank has applied to the Department for approval to relocate a branch office from **4215 Edison Lakes Parkway, Suite 100, Mishawaka, St. Joseph County, Indiana** to **255 East Day Road, Mishawaka, St. Joseph County, Indiana**. The application was received on February 14, 2014. The branch is to be known as the **Mishawaka Branch**. The bank will continue to have 47 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

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

The bank has applied to the Department for approval to establish a branch office to be located at **1921 Veterans Memorial Parkway South, Lafayette, Tippecanoe County, Indiana**. The application was received on February 14, 2014. The branch is to be known as the **Lafayette South Branch**. This will be the institution's 48th branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

3. **MAINSOURCE BANK, GREENSBURG, DECATUR COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at **100 East Business Way, Suite 150, Cincinnati, Hamilton County, Ohio**. The application was received on February 12, 2014. The branch is to be known as the **Summit Woods Branch**. This will be the institution's 81st branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

4. **AMERIANA BANK, NEW CASTLE, HENRY COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at **107 West Logan Street, Noblesville, Hamilton County, Indiana**. The application was received on February 6, 2014. The branch is to be known as the **Noblesville Branch**. This will be the institution's 12th branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
FEBRUARY 27, 2014**

5. **AMERIANA BANK, NEW CASTLE, HENRY COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at **11991 Fishers Crossing Drive, Fishers, Hamilton County, Indiana**. The application was received on February 6, 2014. The branch is to be known as the **Allisonville Branch**. This will be the institution's 13th branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

6. **TALMER BANK AND TRUST. TROY, OAKLAND COUNTY, MICHIGAN**

An application for issuance of a certificate of admission was received from Talmer Bank and Trust, Troy, Oakland County, Michigan ("Talmer"). Talmer filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Michigan state-chartered commercial bank intends to have a loan production office to be located at 201 South Capital Avenue, Suite 650, Indianapolis, Indiana. The loan production office will perform only back office functions, but no branching activities. CT Corporation System, 150 West Market Street, Suite 800, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Talmer. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (KJS)**

APPROVED TCF

DELEGATED AUTHORITY
Thursday, February 13, 2014


2-13-14

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

✓ **American Neighborhood Mortgage Acceptance Company d/b/a AnnieMac Home Mortgage (23206)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Mount Laurel, New Jersey. They will not be servicing their loans. They currently operate in 20 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)

✓ **AmeriHome Financial, LLC (23274)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are also applying for a Subordinate Lien Mortgage License. They are not currently licensed. Applicant is based in Columbia, Maryland. They will not be servicing their loans. They currently operate in 8 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)

✓ **McGlone Mortgage Company, Inc. (21467)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Appleton, Wisconsin. They will be servicing their loans. They currently operate in 11 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)

✓ **Somerset Lending Corp. (23129)** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Rochester, Michigan. They will not be servicing their loans. They currently operate in 1 State. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

SECOND LIEN MORTGAGE LOAN LICENSE APPLICATION

AmeriHome Financial, LLC (23275) applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are also applying for a First Lien Mortgage License. They are not currently licensed. Applicant is based in Columbia, Maryland. They will not be servicing their loans. They currently operate in 8 States. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (JDH)

Ditech Mortgage Corp. (23374) applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are currently licensed as a First Lien Mortgage Lender (11269). Applicant is based in Fort Washington, Pennsylvania. They will not be servicing their loans. They currently operate in 50 States. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (JDH)

A handwritten signature in black ink, appearing to read "John Doe", written in a cursive style.

2 13-14

DELEGATED AUTHORITY
Monday, February 17, 2014

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Rapid Mortgage Company (23626) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Springboro, OH. They will not be servicing their loans. They currently operate in 3 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)

TCF

DELEGATED AUTHORITY
Friday, February 28, 2014

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

19911

Cohron's Investments, LLC (1059344) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Indianapolis, Indiana. They will not be servicing their loans. They currently operate in 1 State. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (JDH)

TCF

22905

DELEGATED AUTHORITY

March 3, 2014

The applicant, Custom House (USA), Ltd. (Custom House) is requesting a money transmitter license via the Nationwide Mortgage Licensing System. The applicant is based in Englewood, Colorado. Custom House is an indirect, wholly owned subsidiary of Western Union Financial services, Inc. (WUFSI), which is an indirect, wholly owned subsidiary of The Western Union Company (TWUC). Custom House ULC (CH ULC), a Canadian-domiciled corporation and an indirect, wholly owned subsidiary of TWUC, provides management and treasury services to Custom House.

Custom House plans to do business as a traditional money transmitter. Custom House will not have a branch location in Indiana. Custom House was acquired by Western Union in 2009 and shortly thereafter began operating under the d/b/a Western Union Business Solutions. Custom House provides both business-to-business payments as well as consumer payments and remittances.

The staff's investigation finds that the financial responsibility, business experience, character, and general fitness of the applicant and of the officers and directors of the applicant are such that the money transmission business will be conducted honestly, fairly, and in a manner commanding the confidence and trust of the community. The applicant has fulfilled the licensing requirements imposed by IC 28-8-4-35. The applicant is recommended for approval. (JDH)

T C F

23169

DELEGATED AUTHORITY

March 3, 2014

The applicant, Xoom Corporation (Xoom) is requesting a money transmitter license via the Nationwide Mortgage Licensing System. The applicant is based in San Francisco, California. Xoom operates as an online consumer-to-consumer international money transfer company. Xoom is seeking licensing as an online money transmitter. Xoom will not have a branch location in Indiana. Xoom currently transmits money to thirty different countries.

The staff's investigation finds that the financial responsibility, business experience, character, and general fitness of the applicant and of the officers and directors of the applicant are such that the money transmission business will be conducted honestly, fairly, and in a manner commanding the confidence and trust of the community. The applicant has fulfilled the licensing requirements imposed by IC 28-8-4-35. The applicant is recommended for approval. (JDH)

Tcf

23225

DELEGATED AUTHORITY

March 3, 2014

The applicant, CheckFree Pay Corporation (CFP) is requesting a money transmitter license via the Nationwide Mortgage Licensing System. The applicant is based in Wallingford, Connecticut. CFP is a wholly owned subsidiary of FiServ, Inc.

CFP's main operations are in the domestic electronic bill payment and presentment services. CFP also offers prepaid card access program management. In addition, person-to-person electronic payment services are transmitted through certain direct-to-consumer websites. The majority of these transactions are processed through the Popmoney.com website.

The staff's investigation finds that the financial responsibility, business experience, character, and general fitness of the applicant and of the officers and directors of the applicant are such that the money transmission business will be conducted honestly, fairly, and in a manner commanding the confidence and trust of the community. The applicant has fulfilled the licensing requirements imposed by IC 28-8-4-35. The applicant is recommended for approval. (JDH)

TCF

23231

DELEGATED AUTHORITY

March 3, 2014

The applicant, Metavante Payment Services, LLC (Metavante) is requesting a money transmitter license via the Nationwide Mortgage Licensng System. The applicant is based in Milwaukee, Wisconsin. Metavante is a wholly owned subsidiary of Metavante Corporation. Metavante Corporation was a wholly owned subsidiary of Metavante Technologies, Inc. On October 1, 2009, Metavante Technologies, Inc. was acquired by Fidelity National Information Services, Inc. (FIS). Metavante is now a wholly owned subsidiary of FIS.

Metavante is primarily an electronic bill payment company; however, Metavante offers a "pay anyone" service that does include payments from consumer-to-consumer. The applicant will transmit money to the designated payee primarily for personal, family, or household purposes. Metavante will not have a branch location in Indiana.

The staff's investigation finds that the financial responsibility, business experience, character, and general fitness of the applicant and of the officers and directors of the applicant are such that the money transmission business will be conducted honestly, fairly, and in a manner commanding the confidence and trust of the community. The applicant has fulfilled the licensing requirements imposed by IC 28-8-4-35. Applicant is recommended for approval. (JDH)

TCF

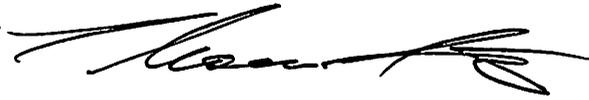
DELEGATED AUTHORITY
Wednesday, March 12, 2014

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Neighborhood Loans, Inc. (21941) applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Lombard, Illinois. They will not be servicing their loans. They currently operate in 3 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:  3.14.14

Delegated Authority
Monday, February 10, 2014



Mortgage Loan Originator Applications

The following eighty-nine 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 #
277693	Accola	Harlan	Jon		23561
1148906	Adams	Weston	David		23511
1149570	Adigun	Gabriel	Ejiranti		23512
1149027	Ajami	Hassan	Nabil		23513
1149573	Alghabra	Beata	Angelika		23498
1149032	Ali	Nadir	Mushtaq		23499
451818	Allen	Cindy			23570
1149035	Archer	Jacob	John		23514
1149579	Bell	Theresa	Regina		23515
1149053	Beltinck	Evan	Charles		23500
1099559	Bieri	Katherine	E		23537
325635	Blume	Chase	Anthony		23528
1101195	Brooks	Brooke	Curnutt	Ms	23413
1149800	Brown	Thomas	George	Jr.	23516
1149059	Bueno	Frank			23517
716780	Clark	David	Justin		23483
1149067	Coja	Rita			23518
144353	Connors	John	Scott		23248
1149070	Conti	David	Biajo-Rahim		23519
1149073	Daher	Ayman	Ali		23531

1149076	Davis	Nicholas	William		23569
1139955	Dischinger	George	Lane	III	23505
1149140	Donahue	Jake	Sheridan		23556
246826	Durham	Scott	Edward		23471
1139959	Edgcombe	Christopher	Wesley		23506
241423	Engler	Neal	Marshall		23504
10062	Fairfax	Richard	Paige	Jr.	23305
1149602	Fielder	Brian	Sung-Won		23520
1149160	Flanner	George	Carleton	III	23557
1149605	Foster	Brendon	Jacob Ramon		23533
1149609	Freeman	Kyle	Patrick		23522
1149164	Garza	Jaime	Fabian		23558
853981	Godel	Laimon	Walter	III	23525
110503	Goodman	Debra	Dean		23543
1149222	Graham	Alyssa	Marie		23523
1149241	Harris	George	Alan		23524
1149611	Harris	Micah	Deanna		23534
1149250	Heebner	Brook	Cameron		23540
562067	Henderson	Jeffery	E		23521
1149258	Henderson	Daniel	Lee		23526
1137221	Hockey	Jonathan	David		23501
1057118	Hoisington	Aaron	William		23472
307758	Holmes	William	Glenn		23482
1149274	Jaafar	Khalil	Jaafar		23566
197993	Jennings	Todd	Michael		23394
1149612	Jimenez-Castell	Gonzalo			23541

1149275	Johnson	Kendra	Alicia		23559
1154482	Jones	Selena	Rose		23581
1149667	Kavukcu	Julian	Garo		23560
67682	Kenmure	Edward	William	III	23583
10296	Ko	Hyun	Jin		21755
1018952	Kost	Victoria			23493
1029015	Kunkel	Joshua			23536
245909	LaPointe	Gregory	Vincent	Jr.	23470
938491	Lega	Julia			23463
664575	Lewis	Elden	K		23572
911890	Lizardo	Rodolfo	Cataga		20168
1090457	Ludwig	Austin	James		23564
957022	Marks	Michael	Phillip		23527
223055	MCGINTY	JOHN	P		23582
776700	McHargh	Spencer	Wilkins		23563
60629	Mobasher	Arash			23562
378126	Mollica	Carmen	Paul		23492
220654	Morgan	Michael	J		23538
28610	Morrison	Stephen	David		23496
119364	Moss	Jeffrey	Allen		23580
173205	Parks	Lodell	N	III	23400
1003376	Quijano	Isaac	K		23551
187488	Rausch	Scott	Robinson		23495
926490	Reed	Scott	Alan		23553
1141693	Rister	Matthew	David		23481
235651	Rogers	James	Frank		23384

72073	Russo	Michael	Keith	23573
142430	Salem	Chadan	D	23510
272664	Scherer	Robert	Lance Jr.	23579
298581	Sless	Steven	Jason	23546
863829	Statler	Stacy	Renee	23529
1019240	Stolte	Kyle	Matthew	23568
914236	Swiss	Orin	Chaim	23491
1104748	Thomas	Austin	Matthew	23460
446110	Todd	Teri	Thompson	23545
314700	Vernik	Dimitriy		23567
875204	Villegas	Manuel	Pena	23542
864843	Warner	Alison	Leigh	23530
66793	Wathen	Nathan	Jon	23484
1041685	Wegner	Joshua	Paul	23426
1051728	Winkle	Molly	Lucille McKay	23544
251951	Wolcott	John	Preston	23430
1090459	Zarin	Matthew	Brandon	23565

Delegated Authority
Friday, February 14, 2014



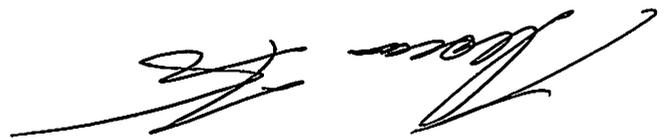
Mortgage Loan Originator Applications

The following forty-eight 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 #
1139874	Ahmad	Sami	Ragheb		23547
289393	Alsabti	Justin	Elias		23606
753921	Baker	Matthew	Edward		23601
338728	Ball	Loralynne			23611
967160	Born	Alexandra			23620
1102050	Caldwell	Michael	Ross		23604
1018098	Carter	Travis	Lamar		22946
1153990	Catanzarite	Susan	Eileen		23613
135874	Dudley	Kobie			23591
41708	Dunagan	Melissa	Ann		23595
879046	Dutcheshen	Alexander	Thomas		23644
210500	Eggleston	Melissa	A		23608
852067	Garner	Gregory	Enos		23584
230017	George	Kenneth	Eugene		23637
854672	Gonzalez	William	Richard		23636
176879	Grafton	Jason			23617
166675	Groff	Jeffrey	Lawrence		23650
888308	Hanson	David	Robert		23632
882544	Henderson	Richard	William		23469
1127379	Herron	Alecia	Anne		23622

62292	Jackson	Paul	Robert	23596
358874	Jaramillo	Edgar		23576
452224	Kenworthy	Bradley		23643
1035193	Kittle	Joshua	Adam	23586
1140256	Lang	Kevin	Francis	23603
986523	LaVera	Michael	Trey	23590
29944	Leibowitz	Jason	Robert	23599
463017	Lugo	David		23594
213571	Mc Connell	James	E	23598
881073	Nawrocki	Michael	John	23638
1069491	Neville	Travis		23474
1077666	Panlener	Ryan	David	23593
331103	Passanante	Richard		23610
303886	Patrick	Charles	Andrew	23609
179775	Potts	Tommy	Lloyd	23575
8826	Prestigiacomo	Michael	Louis Jr.	23616
1062482	Rogers	Samantha	Sylvia	23588
1153689	Santa	Monique	Marie	23624
374007	Scherer	Jonathan	Zachary	23579
1155111	Scholer	Amber	Rebecca Nicole	23623
966464	Schutz	Brian	Edward	23641
218137	Simanek	Matthew	Ryan	23574
1127375	Skipworth	Morgunn	Bailea	23615
844107	Staudenmyer	Nicholas	David	23585
225744	Toland	Charles	Paul	23635
180356	Welch	LeMar	James	23535

270002	White	Joshua	Odell	23649
1093070	Wilde	Nathan	Glen	23602

A handwritten signature in black ink, appearing to read "Nathan Wilde". The signature is written in a cursive style with a long horizontal stroke at the end.

Delegated Authority
February 19, 2014

Mortgage Loan Originator Applications



The following fourteen 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 #
227381	Coleman	William	Lee		23657
214773	Debow	James	W		23648
143997	Fitzpatrick	Ryan	Joseph		23667
930008	Freidhoff	Michael	Paul		23600
401395	Goodin	Chad	Michael		23597
438578	Kemp	Michael	W		23668
5081	Langley	Marc	Jared		23666
1162562	Meek	David	Robert		23674
168395	Moran	James	Michael		23671
80688	Morgan	John	Michael	Jr.	23605
279541	Paloucek	Cynthia	Jo		23670
1093331	Steffen	Angela	Michelle		23642
488917	Vongunten	Courtney	Renee		23683
473231	Walsh	James	Francis		23612



Delegated Authority
Wednesday, February 26, 2014

Mortgage Loan Originator Applications



The following fifty-eight 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 #
988747	Appel	Steven	Michael		23621
466499	Atis	David	Emmanuel		23625
876886	Atkins	Jason	Lee		23653
148042	Baron	David	Mathew		23702
137285	Brennan	Bruce	Michael		23705
1144678	Bridgeman	Nicole	Renee		23672
9089	Brown	Christie			23694
56317	Cave	Tamara	Jo		23631
335252	Chioles	Tom	Steve		23722
54011	Cohen	Brian	Jeffrey		23739
1165086	Conover	Brandon	Michael		23725
438675	Cusack	Katie	Lynne		23720
1163523	Dalstrom	Sasha			23645
1024822	Dame	Andrew	Thomas		23704
800067	Del Pielago	Guilly			23711
203656	Eckert	David	J.		23628
271966	Edwards	Amity	Fitch		22937
200841	Edwards Jr.	Robert	Francis		23409
1081382	Elwell	Shawn	William		23685
728342	Erdmann	Ronald	R.	Jr.	23429

362579	Evans	Marc		23654
187196	Finney	Victoria	Venice	23731
129641	Fisher	Dennis	Michael	23647
1157855	Gifford	Aleksandr	Jeremiah-Grenfall	23652
969912	Girolami	Sandra	L.	23682
188989	Gobeli	Thomas	L.	23697
67156	Gray	Peter	Stuart	23695
1149229	Gustafson	Mark	James	23532
879933	Herbert	Justin	Edward	23552
1080121	Herminghaus	Barrett	Austin	23710
344552	Hutchinson	Wendy Ann	Nathalie	23716
289870	Isaman	Kimberley	Gulsby	23669
175251	Johnson	Jason	Alexander	23741
351287	Joyner	Christopher	Eric	23656
928479	Keltz	Brittany		23633
196962	Kocmond	Kevin		23456
997041	Kough	Kory	Chandler	23629
167530	Kuck	Kenneth	Joseph	23696
136693	Landers	Jeffrey	Michael	Mr. 23733
351172	Lowinski	Sarah	Marie	23665
988273	Lyster	Nathaniel	Richard	23684
170692	McGlone	Brian	P.	23592
1139089	McMahan	Joseph		23686
410008	Moore	Marsha	Jo	23746
143082	Ostovitz	Bruce	Daryl	23738
1161593	Overshiner	Timothy	Matthew	23639

204637	Pasillas	Andrew	Anthony	23707
372109	Peffall	Christopher	Hale	23703
1165075	Phillips	Bria	May	23724
408625	Romero	David	Paul	23664
392868	Sawyer	Jessica	Deann	23619
22330	Sharuk	Naela		23634
269516	Smith	Gail	Ann	Ms. 23712
363066	Turley	Angela		23640
937003	Urkun	Kerim		23676
1161726	Wehr	Kelly	Jo	23726
1055295	Wheatley	Kyle	Andrew	23677
984961	Young	Raymond	Carl	23734

A handwritten signature in black ink, appearing to be 'Anna H', written in a cursive style.

Delegated Authority
Wednesday, March 05, 2014

Mortgage Loan Originator Applications



The following forty 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
310120	Adams	Gary	F.		23822
29594	Anderson	Tyler	Raymond		23781
1149040	Austin	Anthony	Derek	II	23736
1149041	Bakhit	Rabadi	Jehad		23708
13575	Boring	Michelle	Marie		23831
1164321	Bragg	Brian	E.		23680
243058	Burke	Sean	Christopher		23119
325391	Calhoun	John	Wesley Chadwick		23727
33362	Chepes	James	Edward		23692
192764	Cope	Cameron	John		23772
1161714	Crooke	Kadi	Louise		23769
1145870	Croze	Joseph	Ryan		23717
910759	Dianics	Michael	Francis Sapienza		23699
1122122	Duggin	Josie	Beth		23700
1161790	Ellingsen	Melissa	Dawn		23740
530598	Flater	Stephanie	Mary		23754
1116855	Frist	Tyler	Scott		23719
755952	Gawenda	Jennifer	Lee		23758
863076	Goodwin	Linda	Lee		23730
1067423	Greco	Francesco		Jr.	23773

1011434	Hawkins	Dwayne	Lamar		23737
138079	Hertzog	Kathryn	Elizabeth		23723
261775	Hriso	Thomas	Michael		23819
59776	Humphries	James	Richard	Sr.	22734
1000350	Killeen	Eric	Vaughn		23729
1081082	Klingensmith	Charles	Ashley		23713
365358	Kunzer	Richard	Paul		23735
211074	Lewis	Roy	Edward	Jr.	23744
71999	Mayor	Anibal	Edward	Jr.	23742
202769	McAlpine	Ellen	M.	Mrs.	23309
216051	McCaffrey	Shaun	Patrick		23709
1044957	Meis	Anthony	James		23745
148581	Moreira	Alvaro	R.		23751
1031160	Perry	Samuel	Kaylor		23701
599184	Pollison	Russell	William		23817
1049248	Ruiz	Anthony	Felipe		23755
209285	Tamayo	Juan	M.		22735
1162145	Welborn	Marianne			23770
228796	Wolfram	Amy			23824
984961	Young	Raymond	Carl		23734



Delegated Authority
Wednesday, March 12, 2014

Mortgage Loan Originator Applications

The following thirty-seven 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
1130702	Bailey	Mark	Stribling		23826
1149583	Berro	Samer	Akram		23678
1127067	Berry	Alexander	Ali-Mohammed		23810
230554	Bhatti	Harjeet	Kaur		23867
1149600	Cetrone	Zachary			23771
361809	Christopher	Gabriel	Wesley		23681
314462	Davis	Alexis	Clinton		23783
41941	Dedman	Ruby	Lamar		23782
443951	Dent	Allison	E.		23818
755937	Diclementi	Jonathan	P.		23888
1061819	Dillon	Christopher	Keith		23757
1109974	Dumont	Philippe	Ja		23865
573431	Eubanks	Michael	B.		23878
1149159	Fitzgerald	Nicholas	Joel		23812
1149610	Gill	Benjamin	Michael		23679
1163570	Gonzalez	David	Michael		23830
1163571	Hamilton	Don	Andrew	III	23760
1164322	Hardrick	Joseph	D.		23762
198253	Kenney	Robert	Joseph		23858
1162237	Lamb	Adam	Thomas		23630

138641	Lepler	Scott	Jeffrey	23851
219412	Maestro	Joseph	Anthony	23778
1163060	Marler	Alan	Keith	23721
199793	McNamara	Thomas	W.	23714
1075365	Metcalf	Mark	J.	23675
1009890	Mistelske	Dustin	B.	23866
1163698	Morris	David	Anthony	23759
324874	Moses	Georgiana	Lacey	23780
344869	Pach	Louis	Walter Jr.	23825
210261	Pollock	Ryan	Todd	23756
987733	Porter	Christian	Scott	23813
150600	Quist	James		23881
924858	Rogers	Irvin	Phillip Jr.	22817
1074565	Smith	Cody	Michael	23143
310460	Smith	Eric	Thomas	23883
1123426	Staggs	Nicci	Lynn	23763
470734	Story	Frankie	J.	23815

APPROVED : *Glennis A Bassett*
3-14-14

DELEGATED AUTHORITY
JANUARY 10, 2014

Michael Massey has applied for a mortgage loan originator (MLO) license under 750 IAC 9-3-2(b). A license may not be issued under this section unless the department finds that the professional training and experience, financial responsibility, character, and fitness of the applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of this article.

Mr. Massey applied for a MLO license in 2010. Staff advised Mr. Massey that his felony conviction for several armed robberies in 1975 was a crime of dishonesty and his license could not be approved as per 750 IAC 9-3-3(b)(2). This was confirmed at the DFI Members meeting on September 9, 2010. Mr. Massey appealed the Members decision to an Administrative Law Judge (ALJ). The ALJ agreed with the Members' decision in a ruling dated May 24, 2011. Mr. Massey appealed the ALJ decision to Marion County Superior Court.

On December 13, 2013, the court ruled that Mr. Massey was entitled to an MLO license and the DFI should issue a license if Mr. Massey is currently qualified as to education, testing, credit, criminal background.

DFI is issuing MLO license 14575 in accordance with the trial court findings. DFI is appealing the trial court decision to the Indiana Court of Appeals. (MBT)

A handwritten signature in black ink, consisting of a large, stylized 'M' followed by a vertical line and a small flourish at the bottom.

IN THE SUPERIOR COURT OF
MARION COUNTY, INDIANA

MICHAEL MASSEY,

Petitioner

v.

DEPARTMENT OF FINANCIAL
INSTITUTIONS, STATE OF INDIANA

Respondent

Case No.

49D02-1108-MI-031784

FILED

147

DEC 13 2013

Elizabeth A. White
CLERK OF THE MARION CIRCUIT COURT

ORDER

I.

Nature of the Action & Proceedings

This is an action for administrative review filed by Michael Massey seeking this court's review of the Final Decision of the Indiana Department of Financial Institutions. The DFI does not contest that Massey has exhausted his administrative remedies and met the requirements for judicial review of the Final Decision of the Agency by this Court.

Massey filed a motion for summary judgment seeking a final judgment resolving this action for administrative review. The DFI responded to the motion for summary judgment and Massey filed a Reply. The court held a hearing on October 10, 2013. Massey was present at the hearing represented by Richard L. Steagall, his attorney, and Russel Jones, his Indiana counsel. The DFI appeared by a representative and its attorneys, Assistant Attorney Generals Madhavi Menon and Elizabeth Eisenberg. The

court heard the oral arguments of Richard Steagall for Massey and Madhavi Menon for the DFI.

The court raised the question to the DFI whether there was any material difference between a decision on the motion for summary judgment filed by Massey and a decision on the administrative review procedures employing the procedures for appeal. Ind.Code § 4-21.5-5-16. The parties agreed to a decision in this action for administrative review on the motion for summary judgment in the same manner as if it were filed under the procedures for administrative review.

II. Statutes Involved

Congress passed the Secure and Fair Enforcement of Mortgage Licensing Act ("SAFE Act") to provide uniform license applications and reporting requirements for State-licensed loan originators. 12 U.S.C. § 5101 et seq. The SAFE Act prohibits a person from acting as a loan originator without "1) obtaining, and maintaining annually- (A) a registration as a registered loan originator; or (B) a license and registration as a State-licensed loan originator; and (2) obtaining a unique identifier. 12 U.S.C. § 5103 (a) (1), (2).⁵

The Department of Financial Institutions is the agency designated by Indiana statute for licensing mortgage loan originators that meets the requirements of the SAFE Act and interpretations of the Secretary of Housing and Urban Development. Ind. Code § 24-4.4-1-101. The Department is defined as the directors of the Department of

Financial Institutions. Ind. Code §24-4.4-1-301 (8). The Director referenced in the statute is the Director of the Department of the Financial Institutions or his designate. Ind. Code §24-4.4-1-301 (10). The Indiana Code provides National Mortgage Licensing System and Registry as “the sole entity responsible” “for processing applications and renewals for licenses.” Ind.Code § 24-4.4-2-402.4 (1)(a)

III. Factual Matters

The material facts in this case are undisputed. Michael Massey is 59 years old. He was convicted of armed robbery in 1975 in the Superior Court of Vanderburgh County, Indiana. He later graduated magna cum laude from Indiana University in 1987. Tr:18. He was convicted of federal felonies of possession of 50 kilograms of marijuana and possession of a firearm (a 22 rifle) by a felon in 1994. Tr:36; 119-120.

Massey was employed by Ameriquest Mortgage Company in 2003 and also worked as a mortgage loan originator for American Mortgage Funding, Solutions Lending, and Stonegate Mortgage. Tr:17-19.

Massey passed the federal examination and completed the background information for the National Mortgage Licensing Registry. He received a federal identifier from the NMLR. Tr:20-24. Massey took the Indiana examination and passed it. Tr:25. The NMLR issued both a federal identifying number to Massey. Tr:24-27; 29-31;Ex:4. The NMLR also issued a state identifying number to Massey after receiving the passing results of his Indiana licensing examination. Tr:30,117-119,136;Ex:4,8.

DFI counsel John Schroeder testified at the administrative law judge hearing that the armed robbery conviction was a crime involving dishonesty and he advised the Board of the DFI that the conviction prevented Massey from obtaining an Indiana mortgage loan originator's license. Tr:58-59; 78-79. The seven member of the DFI Board voted to deny Massey the Indiana mortgage loan originator's license. Tr:87. The DFI letter informing Massey of the reason for denial of his application was his 1975 armed robbery conviction. Tr:86. The contention was made at the April 5, 2011 administrative hearing that the members could have determined it was also because of the 1994 convictions for possession of marijuana and a firearm by a felon showed Massey did not have the character and fitness to hold a mortgage loan originator license. Tr:87.

IV. Findings

1. The DFI has relied upon cases holding great deference must be given to an administrative agency decision. That is the usual rule when the statute creating the agency has granted the agency broad authority. However, a court owes no deference to the agency's interpretation of the statutes granting it jurisdiction and reviews such agency legal decisions de novo. *Indiana Gas Company, Inc. v. Indiana Finance Authority*, 977 N.E.2d 981, 996 (Ind.App. 2012).

2. The issue for decision is one of statutory interpretation of the statutes granting the DFI power over licenses to mortgage loan originators. The DFI's authority comes from the First Lien Mortgage Lending Act. Ind.Code § 24-4.4-1-101 (a).

[t]he department may adopt emergency rules under IC 4-22-2-37.1, to remain effective until codified in the Indiana Code, in order to provide for a system of licensing creditors and mortgage loan originators that meets the requirements of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (H.R. 3221 Title V) [12 U.S.C.A. § 1501 et seq.] and the interpretations of that Act issued by the Secretary of Housing and Urban Development.¹ Ind.Code § 24-4.4-1-101 (b).

3. There is a second statute that governs the DFI's power to grant mortgage loan originator licenses. The Director of the DFI is directed to designate the NMLSR as the "sole entity responsible for:

(a) processing applications and renewals for licenses under this article;

(b) issuing unique identifiers for licensees and entities exempt from licensing under this article that employ a licensed mortgage loan originator under this article; and

(c) performing other services that the director determines are necessary for the orderly administration of the department's licensing system under this article. Ind.Code § 24-4.4-2-402.4.

4. The court inquired at oral argument the distinction between a federal license and a state license from the NMLSR. Massey's counsel provided supplemental authority from the Comments on the Rules Implementing the SAFE Act and the SAFE Act itself.

5. A federal license is required for a mortgage loan originator employed in a financial institution which accepts deposits insured by the Federal Deposit Insurance Corporation. Fed.Reg. Vol. 75, No. 144 pp. 44656 (Wednesday, July 28, 2010); 12 U.S.C. § 5106 (a)(1). A State license is required for employment as a mortgage loan originator for

¹ The "Department" is defined under the First Lien Mortgage Act as the Department of Financial Institutions. Ind. Code §24-4.4-1-301 (8).

institutions that do not accept deposits. Id at 4457. A State-licensed loan originator is defined under the SAFE Act as a loan originator who is not an employee of a depository institution or any subsidiary that is owned and controlled by a depository institution and regulated by a Federal banking agency; or the Farm Credit Administration. 12 U.S.C. § 5102 (12).

6. Massey received his federal license and identifier from the NMLSR and it is in good standing. Tr.29-30; Ex:4; Petitioner's Motion for Judicial Notice.² An email from the NMLSR providing Massey with an Indiana license identifier was a part of the record of the administrative hearing of April 7, 2011. Tr:30,117-119,136;Ex:4,8.

7. The NMLSR document providing Massey with an Indiana license identifying number is consistent with the statutory directive that it is the "sole entity responsible." for processing applications for licenses and renewals and issuing identifiers. Ind Code § 24-4.4-2-402 (a) & (b).

8. Here the DFI's counsel and its seven member Board believed it had the power to make its own independent inquiry into Massey's licensing qualifications and determine if he should receive an Indiana license and identifier, which it did and denied Massey's Indiana license because of his 1975 armed robbery conviction. The contention was made that the DFI also could have denied the license on an overall determination of character and fitness and considered Massey's 1994 federal conviction for possession of marijuana and a firearm by a felon.

9. No mention of that was made by the Board or in the email informing him his Indiana license was denied. Tr:86-87. The email stated it was for the armed robbery conviction. That basis has been waived, but even if waiver were not applied, there is nothing in Indiana Code Sections 24-4.4-1-101 or 24-4.4-2-402 that grants the DFI the authority to do anything more than implement the SAFE Act and rely upon the NMSLR's processing of applications and renewals for licenses and issuing identifiers.

10. The Legislature's direction to the DFI was very narrow. It was directed to implement the federal SAFE Act and HUD interpretations of that Act and accept the NMSLR's processing of applications and renewals of licenses and issuing identifiers. Ind. Code Sections 24-4.4-1-101 or 24-4.4-2-402

11. That power does not include the broad ranging inquiry into what are crimes of dishonesty within the meaning of the SAFE Act and conducted by the DFI nor does it include the DFI conducting its own processing of Massey's application for the mortgage loan originator's license and issuing of identifiers. Section 24-4.4-2-402 (a) & (b) placed that power in the NMSLR and the NMSLR on the background investigation and results of Massey's passage of the federal licensing examination and the Indiana license examination issued Massey a federal and Indiana identifier. Tr:30,117-119,136;Ex:4,8.

12. Even if the DFI has the power to do an additional inquiry into a mortgage loan originator's application for a license and an identifier, it exceeded that power here.

² The court grants Massey's motion for judicial notice filed on June 10, 2012

13. The SAFE Act itself precludes a State license from being issued to one convicted of a felony “if such felony involved an act of fraud, dishonesty, or a breach of trust, or money laundering”. 12 U.S.C. § 5104 (b)(2)(B). An Indiana court applying a federal law made applicable by state statute must follow the interpretations of the United States Supreme Court. *SAC Finance, Inc. v. Indiana Dept. of State Revenue*, 894 N.E.2d 1116, 1120 (Ind.Tax,2008). Here the Legislature adopted the federal law provisions of the SAFE Act when it directed the DFI to adopt regulations implementing that statute and HUD Department interpretations of that statute. Ind.Code § 24-4.4-1-101 (b)

14. Congress did not define what felonies involve fraud, dishonesty, or breach of trust. The term was considered and defined in the adoption of Rule 609 (a)(2) of the Federal Rules of Evidence. When Congress enacts a statute containing a term of art from the common law or other legislation, it adopts the cluster of ideas attached to the word in the body of learning which it was taken. *Evans v. United States*, 504 U.S. 255, 259-60 n. 3, 112 S.Ct. 1881 (1992).

15. The Conference Committee on the Federal Rules of Evidence found crimes admissible under Rule 609 (a)(2) after 10 years of serving the sentence for impeachment must involve some element of deceit, untruthfulness, or falsification bearing on the accused's propensity to testify truthfully. 2 Graham, Handbook of Federal Evidence, § 609.4 (6th Ed.). It follows that crimes of force, such as armed robbery or assault or

demonstrating his federal license has been renewed and as of October 25, 2012.

crimes of stealth, such as burglary, or petit larceny, do not come within this clause.

United States v. Hayes, 553 F.2d 824, 827 (2d Cir. 1977); *Graham*, Id.

16. Armed robbery is not a crime of dishonesty at common law or under the Federal Rules of Evidence. SAFE was enacted to provide a uniform system of licensing for mortgage loan originators. 12 U.S.C. § 5101 (1). A uniform system of licensing of mortgage loan originators can only be obtained if federal law applies to the system of licensing.

17. The DFI nevertheless has relied on the Indiana Rules of Evidence, which is contrary to the SAFE Act's purpose of uniformity and the limited power given the DFI to implement that federal statute. Ind.R.Ev. 609 (a) includes robbery among the crimes that are admissible to impeach a witness within 10 years of conviction. Rule 609 (b) includes any crime involving dishonesty. However, Rule 609 (c) provides after 10 years have elapsed neither the specific crimes of subparagraph (a) or crimes of dishonesty under subsection (b) are inadmissible. It has been 35 years at the time of the April 5, 2011 administrative hearing and is now 37 years since Massey's 1975 armed robbery conviction. That conviction has no probative value on Massey's credibility nor on his character and fitness to receive an Indiana Mortgage Loan Originator's License.

18. The result presently existing is that Massey has a federal license and identifier and can work as a mortgage loan originator at any organization accepting deposits insured by the FDIC. 12 U.S.C. § 5106 (a)(1). But the DFI has ruled he cannot work as a mortgage loan originator doing the same work at an institution that does not

accept deposits which are State regulated under the SAFE Act. 12 U.S.C. § 5102 (12). The SAFE Act makes no distinction between the qualifications of mortgage loan originators receiving a federal license and those obtaining the state license.

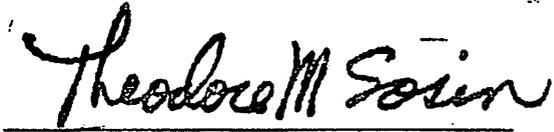
V. Conclusion

The DFI had no jurisdiction to deny Massey his Indiana mortgage loan administrator's license on an interpretation of the SAFE Act that is contrary to the accepted meaning of a crime involving dishonesty or to conduct its own examination and determination of character and fitness. Once the NMSLR issued Massey's federal license and identifier, Massey passed the Indiana examination and the NMSLR issued his Indiana identifier or the DFI was required to implement it. In the event the NMSLR requires notification from the Indiana DFI that the applicant has passed the examination and met the requirements for the State license, the DFI was obligated to notify the NMSLR to grant Massey an Indiana mortgage loan originator license and identifier.

It is Therefore Ordered that the decision of the DFI denying Massey his Indiana mortgage loan originator's license is reversed. The matter is remanded to the DFI with directions to issue Massey an Indiana mortgage loan originator's license forthwith once it is established that Massey's education requirements are such the license he would have received an application is qualified for renewal and there is no change in his criminal conviction status. The DFI is further directed to issue renewals of that license on Massey's satisfaction of the other requirements for renewal consistent with this

Order.

ALL OF WHICH IS SO ORDERED, THIS THE 13 DAY OF Dec, 2013.



Judge, Marion Superior Court No. 2

Distribution to:

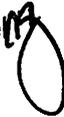
Richard L. Steagall
Nicoara & Steagall
416 Main Street, Suite 815
Commerce Building
Peoria, IL 61602

Russell L. Jones
Attorney at Law
320 South Rangeline Road
Carmel, IN 46032

Madhavi Meno
Deputy Attorney General
Indiana Government Center South, Fifth Floor
302 West Washington Street
Indianapolis, Indiana 46204



MEMORANDUM

To: Members
From: Constance J. Gustafson, General Counsel 
Subject: Delegated Authority Order
Date: March 21, 2014

Attached is the proposed resolution relating to authority delegated by the Members to the Director to perform various actions in connection with the operation of the Department. This delegation is authorized under Ind. Code § 28-11-1-11. Please note that there are no changes from the Order adopted by the Members for 2013.

In addition, a copy of the delegation of authority from Director Bassett to any of the three deputy directors as authorized in the Delegated Authority Order is also enclosed.

THE DEPARTMENT OF FINANCIAL INSTITUTIONS

IN THE MATTER OF:)
DELEGATION OF DUTIES)
TO THE DIRECTOR)

ORDER

The Members of the Department of Financial Institutions (“Members”), for purposes of expediting the official acts and daily volume of Department business and addressing matters that are urgent or time-sensitive, have unanimously voted and resolved to delegate to the Director of the Department the authority: (1) to approve certain applications, requests, and petitions that are otherwise required to be approved by the Members and (2) to take necessary and appropriate action if the governor declares an emergency under IC 10-14-3-12, or if circumstances are such that prompt or urgent action is necessary to establish or preserve safe and sound methods of banking and to safeguard the interests of depositors, debtors, consumers, shareholders and creditors. The Members resolve that such delegation may be extended by the Director to any of the three Deputy Directors in the absence of the Director.

The statutory delegation of authority is found at IC 28-11-1-11(1) and (3) and the Members, by issuance of this Order, hereby delegate to the Director, and as delegated by the Director, to the Deputy Directors in the Director’s absence, the authority to take action on those items specifically set forth in this Order. All matters listed below are: (1) preliminary, routine, non-controversial, or non-adversarial, or (2) require immediate or prompt action due to an emergency or other urgent circumstance during which time delays may threaten the interests of depositors, debtors, consumers, or creditors of the institutions subject to regulation of the Department.

On any pending application, petition, action, or request that is otherwise subject to this order, in which no decision can be reached or in which a denial has been recommended by the Director, such application, petition, action, or request shall be referred to the Members of the Department for final ruling. The Director shall inform the Members in writing on all routine matters approved by the Director or a Deputy Director. Such notification shall be mailed to the Members and shall be attached to the official Minutes of the Department.

On all matters involving an emergency or other urgent circumstance, the Director shall report such action to the Members as soon as practicable, in the discretion of the Director, but in no event later than the next meeting of Members.

The following items shall be eligible for consideration and ruling by the Director, and as delegated by the Director, to the Deputy Directors in the Director's absence:

I.) Consumer Credit Division

- a.) Request for approval of Consumer Loan licenses;
- b.) Request for approval of First Lien Mortgage licenses;
- c.) Request for approval of Mortgage Loan Originator licenses;
- d.) Request for approval of Money Transmitter licenses;
- e.) Request for approval of Pawnbroker licenses;
- f.) Request for approval of Debt Management Company licenses;
- g.) Request for approval of Check Cashing licenses;
- h.) Request for approval of Guaranteed Auto Protection Programs (GAP);
- i.) Request for approval of Debt Cancellation Programs for depository institutions;

- j.) The Director of the Department will obtain appropriate hearing officers to conduct hearings on denial and revocation of licenses;
- k.) Request of determination of commercial reasonability, as noted in IC 24-4.5-7-404(5);
- l.) Initiation of license revocation, suspension, or civil penalty proceedings against consumer credit licensees;
- m.) Authority to appoint a representative of the Department to serve on the Mortgage Lending and Fraud Prevention Task Force pursuant to Section 35 of P.L. 145-2008; and
- n.) Adoption and amendment of guidelines implementing the Five Star Mortgage Program as described IC 24-5-23.6 *et seq.* (now known as the "Hoosier Traditional Mortgage).

II.) Credit Union Division

- a.) Request for change of corporate name;
- b.) Request to amend the Articles of Incorporation to increase the maximum number of Directors;
- c.) Request to amend the Articles of Incorporation establishing the par value of shares;
- d.) Request to amend bylaws when the field of membership is in the original bylaws;
- e.) Request to amend a field of membership to include retired persons from within the established field of membership;
- f.) Request to change the field of membership from bylaws to the Articles of Incorporation;
- g.) Request for a change of location when no additional cost is involved, or a change of location within the current premises of the current location;
- h.) Request to change authorized shares to unlimited shares;
- i.) Request to increase membership fees;

- j.) Request to approve the field of membership expansion;
- k.) Request for approval of forms; and
- l.) Request to establish branch locations submitted by credit unions.

III.) Bank and Trust Division

- a.) Request to establish a de novo branch;
- b.) Request to establish an interim bank or interim corporate fiduciary for the sole purpose of facilitating a merger, acquisition or raising capital in connection with a new or corporate fiduciary;
- c.) Request to relocate a branch;
- d.) Request for extension of time for any reason;
- e.) Request for approval of forms;
- f.) Request by a Foreign Corporation to obtain a certificate of admission to do business in the State of Indiana;
- g.) Request approval for the payment of a dividend in accordance with IC 28-13-4-3;
- h.) Request to merge interim bank and operational bank in the formation of bank holding company, and/or actions utilized to facilitate a corporate acquisition, and or reorganization;
- i.) Approval of liquidating agent(s), and their successors, pursuant to IC 28-1-9-5;
- j.) Approval of articles of dissolution, pursuant to IC 28-1-9-15;
- k.) Approval of the determination of an allowable investment security pursuant to IC 28-1-11-4(a) and IC 28-6.1-10-6(a);
- l.) Approval of a Plan of Exchange pursuant to IC 28-1-7.5 provided the applicant does not request a hearing;
- m.) Approval of notes and debentures to qualify as capital pursuant to IC 28-1-1-3(10);

- n.) Request to merge interim corporate fiduciary and operational corporate fiduciary used to facilitate a corporate acquisition and/or reorganization;
- o.) Approval of a merger pursuant to IC 28-1-7 or IC 28-2-17 if the applicant and target are controlled by the same holding company;
- p.) Approval of a conversion of a state chartered stock savings bank to a state chartered commercial bank pursuant to IC 28-6.1-14.

IV.) General (applicable to all Divisions)

- a.) The Director of the Department will obtain appropriate hearing officers to preside over the review of employee terminations under IC 28-11-2-5.
- b.) Authority to take emergency or other action, including the issuance of temporary cease and desist orders under IC 28-11-4-6, which by its nature is urgent, time-sensitive and requires action before a meeting of the Members can, in the Director's discretion, practicably be held.
- c.) The Director of the Department will obtain appropriate hearing officers to conduct final hearings on cease and desist orders and for hearing on temporary cease and desist orders;
- d.) The Director of the Department will obtain appropriate hearing officers and take others steps as necessary to allow the Department to comply with the procedural requirements of the Indiana Administrative Orders and Procedures Act (IC 4-21.5 *et seq.*).
- e.) Approval of a change of control pursuant to IC 28-1-2-23 relating to depository institutions (excluding credit unions), IC 24-4.4-2-406 relating to first lien mortgage creditors, IC 24-4.5-3-515 relating to consumer loan creditors, IC 28-1-29-3.1 relating to debt management companies, IC 28-7-5-9.1 relating to pawnbrokers, IC 28-8-4-40.2 relating to money transmitters and IC 28-8-5-13.1 relating to check cashers.

The purpose of this Order is to expedite daily, routine, preliminary, and non-controversial matters, as well as urgent and time-sensitive matters, that have traditionally been set for ruling by the Members at their regularly scheduled meetings. The result of this Order should be to enhance and improve the services rendered by the Department.



STATE OF INDIANA

DEPARTMENT OF FINANCIAL INSTITUTIONS



30 South Meridian Street, Suite 300
Indianapolis, Indiana 46204-2759
Telephone: (317) 232-3955
Facsimile: (317) 232-7655
Web Site: <http://www.in.gov/dfi>

To: Mr. Thomas C. Fite
Deputy Director

Ms. Gina R. Williams
Deputy Director

Mr. Mark B. Tarpey
Deputy Director

Date: March 31, 2014

Re: Delegation of Authority Notice

Pursuant to the Order of Delegation of Duties to the Director ("Order"), adopted by the Members ("Members") of the Department of Financial Institutions ("DFI") on March 31, 2014, I hereby further delegate, consistent with the parameters below, the authority contained in the Order to the three of you. In addition, I delegate to the three of you any direct authority bestowed upon me by statute, regulation or other lawful authority.

The delegation of authority described above will become effective in the event of my absence from the office. Each delegation of authority under this notice will continue until the earlier of my return to the office or the next regularly scheduled Members meeting. In the event the Members meeting occurs first, the Members may rescind my delegation of the duties described in the Order, or they may affirm this delegation, thereby continuing the delegation of the authority until the earlier of my return to the office, or subsequent action of the Members.

Signed:

A handwritten signature in black ink that reads "Dennis L. Bassett". The signature is written in a cursive style and is positioned above a horizontal line.

Dennis L. Bassett
Director



STATE OF INDIANA
OFFICE OF THE GOVERNOR
State House, Second Floor
Indianapolis, Indiana 46204

Delivered to Steve Simon
4/17/14

Michael R. Pence
Governor

March 31, 2014

Ms. Jean L. Wojtowicz
Department of Financial Institutions
30 South Meridian St., Suite 300
Indianapolis, Indiana 46204

**Re: Reappointment as a Member of the Indiana Department of
Financial Institutions**

Dear Ms. Wojtowicz:

Pursuant to Indiana Code § 28-11-1-3, it is my pleasure to reappoint you as a member of the Indiana Department of Financial Institutions. Your reappointment is effective immediately and to continue until the expiration of your term on June 30, 2017.

Thank you for your willingness to devote your time and talent for the benefit of your fellow Hoosiers. The active participation of talented leaders like you will help us take our state from good to great.

Sincerely,

Michael R. Pence
Governor of Indiana



STATE OF INDIANA
OFFICE OF THE GOVERNOR
State House, Second Floor
Indianapolis, Indiana 46204

Delivered to
Steve Spawco
4/17/14

Michael R. Pence
Governor

March 31, 2014

Mr. Donald E. Goetz
Department of Financial Institutions
30 South Meridian St., Suite 300
Indianapolis, Indiana 46204

**Re: Reappointment as a Member of the Indiana Department of
Financial Institutions**

Dear Mr. Goetz:

Pursuant to Indiana Code § 28-11-1-3, it is my pleasure to reappoint you as a member of the Indiana Department of Financial Institutions. Your reappointment is effective immediately and to continue until the expiration of your term on June 30, 2017.

Thank you for your willingness to devote your time and talent for the benefit of your fellow Hoosiers. The active participation of talented leaders like you will help us take our state from good to great.

Sincerely,

Michael R. Pence
Governor of Indiana

