

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
August 13, 2015

The Members of the Department of Financial Institutions met at 10:00 a.m., EDT, at 30 South Meridian Street, Suite 300, Indianapolis, Indiana. Present from the Department were Tim Berry, Director and Member; Thomas C. Fite, Deputy Director, Depository Division and Assistant Secretary; Constance J. Gustafson, General Counsel and Secretary; Mark K. Powell, Supervisor, Credit Union Division; Mark B. Tarpey, Deputy Director, Consumer Credit Division; Ryan Black, Supervisor, Consumer Credit Division; Gina R. Williams, Deputy Director, Administration Division; Troy Pogue, Supervisor, Administration Division; Kirk J. Schreiber, Senior Bank Analyst, Bank Division; Patrick Land, Training Supervisor, Bank Division; Gage Russell, Examiner, Bank Division; Tyler Shearer, Examiner, Bank Division; Michael Nickell, Examiner, Bank Division; SaiSiddarath Kalva, Examiner, Bank Division; and Sharmaine Stewart, Administrative Assistant.

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

- A.** Members Present: Richard J. Rice, Chairman ; Mark Schroeder, Vice Chairman; Donald E. Goetz; Paul Sweeney; Mike Davis and Tim Berry, Director. Jean L. Wojtowicz was absent.
- B.** Date of next meeting: September 10, 2015 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C.** Chairman Rice entertained a motion to approve the minutes of the June 18, 2015 meeting.

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

D. Election of Officers as stipulated in IC 28-11-1-8.

Director Berry proposed the nomination of the following slate of officers:

1. Election of Vice-Chairman- Mark A. Schroeder
2. Election of Secretary- Constance J. Gustafson
3. Election of Assistant Secretary- Thomas C. Fite

Mr. Goetz moved approval of the nominations. Mr. Sweeney seconded the motion. There were no further nominations nor discussion on the matter. The motion passed unanimously. There were no other organizational matters to be addressed.

E. CREDIT UNION DIVISION:

1. NATCO Credit Union, Richmond, Wayne County, Indiana

This application was presented by Mark K. Powell, Supervisor, Credit Union Division. NATCO Credit Union has applied to the Members of the Department of Financial Institutions for approval of their proposed merger of Richmond State Hospital Employees Credit Union, Richmond, Wayne County, Indiana into NATCO Credit Union.

This is a voluntary merger initiated by the Board of Directors of Richmond State Hospital Employees Credit Union. This merger will provide the more complete services of NATCO Credit Union to the membership of Richmond State Hospital Employees 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.

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The capital of the surviving credit union (NATCO Credit Union) will be 12.43% of total assets.

Mr. Schroeder asked why the NCUA approval of the merger was required. Mr. Powell responded that the deposits of Richmond State Hospital Employees Credit Union are insured by NCUA; therefore, NCUA must review and approve the merger.

Mr. Davis made a motion for approval which was seconded by Mr. Goetz. The motion to approve the voluntary merger of Richmond State Hospital Employees Credit Union into NATCO Credit Union was unanimously approved.

E. 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. Ms. Gustafson briefly explained that there were no changes from the Order adopted by the Members at the July 10, 2014 meeting.

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

2. Deputy Director Gina Williams informed the Members of the following changes in IC 4-2-6-9 dealing with Conflicts of Interests, Decisions and Votes of the Members:

- 1.) IC 4-2-6-9 (a) now prohibits participation in any discussion of the matter regardless of whether there is a vote taken on the matter.
- 2.) IC 4-2-6-9(a)(3) has been expanded to include a business organization in which a special state appointee serves as a member.
- 3.) IC 4-2-6-9 (b) requires the special state appointee who identifies a potential conflict of interest to notify the appointing authority and ethics officer in writing and either seek an advisory opinion from the ethics commission or file a written disclosure statement with the ethics commission.

There was a discussion concerning the information required, the timing and the procedures of filing a disclosure statement when an application which creates a conflict of interest for a Member comes before the Board for discussion and/or a vote. Deputy Director Williams discussed two disclosure statements that had already been filed with the Ethics Commission. The Members were asked to submit updated disclosure statements so the staff would have current information on file. They would be asked to complete these on an annual basis going forward and notify the staff if significant changes occurred during the year.

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There was also a discussion concerning if the Members believed the approval of the annual fee schedules created a conflict of interest for the entire board. By statute, the Members are comprised of individuals who have knowledge and expertise in their respective industries because they did work, currently work, and have financial interests in entities regulated by the Department. Also by statute, the Members are required to set the fees assessed to these entities by the Department. An informal advisory opinion from the Inspector General or an advisory opinion from the Ethics Commission on the matter could be requested. It was brought up that other boards would likely have the same issue. Since the fee schedules would not be approved for another nine months, it was decided to wait and see if other boards requested advisory opinions from the Ethics Commission on the issue.

The Members were informed there was Ethics training scheduled in the near future and they were all enrolled to take it. They were also reminded that 42 IAC 1-5-4 prohibited special state appointees from soliciting political contributions from entities which were regulated by the Department. This prohibition included allowing their names to be included on letterheads that could be sent to regulated entities without their knowledge.

The above discussion was for informational purposes only.

3. Review of the 2014 Consumer Credit portion of the DFI Annual Report.
4. Director Berry advised the Members of actions taken pursuant to Delegated Authority since the last Members' meeting. Additionally he updated the Members on the request from the Budget Agency for a 3% reversion for FY '16, and the department's request to be exempt from the reversion as well as for budget augmentation for both FY '16 and FY '17. He informed the Members of the promotion of Patrick Land as Training Supervisor and introduced the new Bank Examiners:

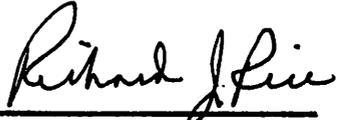
| | |
|------------------------|------------------------------|
| Gage Russell | Ball State University |
| Tyler Shearer | Manchester University |
| Michael Nickell | IUPUI |
| Sai Kalva | IUPUI |

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. Sweeney moved for adjournment, Mr. Schroeder seconded the motion, and it passed unanimously.

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APPROVED:



Richard J. Rice, Chairman

ATTEST:

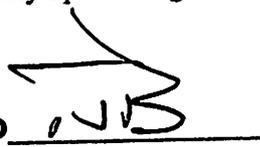


Constance J. Gustafson, Secretary

**ACTION TAKEN BY THE DIRECTOR
JULY 7, 2015**

1. **EVANSVILLE COMMERCE BANK, EVANSVILLE, VANDERBURGH COUNTY, INDIANA**
Evansville Commerce Bank has applied to the Department for permission to amend Article 1 Section 1 of its Articles of Incorporation. The amendment to Article 1 Section 1 will change the bank's name to **The Commerce Bank**. The effective date of the amendment will be immediately upon filing with the Indiana Secretary of State. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED

A handwritten signature in black ink, appearing to be 'JTB', is written over a horizontal line. The signature is slanted and includes a large loop at the top.

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

JUNE 30, 2015

FINANCIAL CENTER FIRST 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:

USI Consultants, Inc. -- Indianapolis -- 38 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP 

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**JUNE 30, 2015****BEACON CREDIT UNION, WABASH, WABASH 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 persons who reside or are employed within the following communities into the field of membership of the credit union:

- Adams County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
- Daviess County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
- Jackson County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
- Montgomery County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
- Rush County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
- Wayne County, Indiana (common bond of community residence or employment with a community as defined by 28-7-1-10)
- Delaware County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
- Bartholomew County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
- Henry County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
- Fayette County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
- Shelby County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
- Clinton County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
- Decatur County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
- Saint Joseph County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
- Hancock County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)

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

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

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

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

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

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

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

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

RECOMMEND APPROVAL (MKP)

MKP

A handwritten signature in black ink, appearing to be 'MKP' with a large, stylized flourish extending to the right.

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

JULY 07, 2015

FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

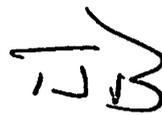
The credit union has filed a Petition for approval of a proposed Amendment To the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organizations into the field of membership of the credit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

Sweet Home Cupcakes – Noblesville – 10 members (common bond of occupation as defined by 28-7-1-10).

Redemption Alewerks – Indianapolis – 34 members (common bond of occupation as defined by 28-7-1-10)

Eye 4 Group – Fishers – 8 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP 

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

JULY 20, 2015

INTERRA CREDIT UNION, GOSHEN, ELKHART 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 persons who reside or are employed within the following communities into the field of membership of the credit union:

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

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

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

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

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

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

RECOMMEND APPROVAL (MKP)

MKP 

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**JULY 28, 2015****ENERGY PLUS 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 persons who reside or are employed within the following communities into the field of membership of the credit union:

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

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

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

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

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

Marion County, Indiana Townships of Perry, Center, Warren, Wayne, Decatur, and Franklin (common bond of community residence or employment with a community as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP LIB

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

JULY 28, 2015

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:

Lowes CSC-I – Indianapolis – 500 members (common bond of occupation as defined by 28-7-1-10)

Carpenters Realty (Broad Ripple) – Indianapolis – 15 members (common bond of occupation as defined by 28-7-1-10)

Larkin Collision Center, Inc. – Plainfield – 16 members (common bond of occupation as defined by 28-7-1-10)

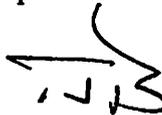
TSUDA USA – Greenfield – 80 members (common bond of occupation as defined by 28-7-1-10)

Fishhook – Indianapolis – 11 members (common bond of occupation as defined by 28-7-1-10)

Axiom – Carmel – 7 members (common bond of occupation as defined by 28-7-1-10)

Nickloy & Higdon – 7 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP 

**ACTION TAKEN BY THE DIRECTOR
JUNE 25, 2015**

1. **STAR FINANCIAL BANK, FORT WAYNE, ALLEN COUNTY, INDIANA**

The bank has requested permission to hold four parcels of property in excess of three years for future expansion as prescribed in IC 28-1-11-5. The first parcel was purchased on May 15, 2007, and is located at 5863 West Broadway, McCordsville, Indiana. This property is a future branch site, but construction remains on hold. The second parcel was purchased July 3, 2007, and is located at 3220 Conner Street, Noblesville, Indiana. This site is intended for a future banking office, but the recession has delayed development. The third parcel was purchased April 7, 2008, and is located at 7500 Southtown Crossing, Fort Wayne, Indiana. This site is intended for a future banking office, but business conditions have delayed development. The fourth parcel was purchased June 7, 2010, and is located at 10018 Illinois Road, Fort Wayne, Indiana. This site is intended for a future banking office, but business conditions have delayed development. At the bank's board meeting on April 22, 2015, the board reviewed and approved a report of each property. Allowing the bank to continue to hold these properties does not appear to endanger the safety and soundness of the financial institution. **IT IS RECOMMENDED THE BANK BE GRANTED AN EXTENSION TO HOLD THESE FOUR PARCELS OF REAL ESTATE UNTIL JUNE 30, 2016. 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 _____

A handwritten signature in black ink, appearing to be 'JJB', is written over a horizontal line that serves as a signature line.

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JUNE 25, 2015**

1. **GERMAN AMERICAN INVESTMENT SERVICES, INC., JASPER, DUBOIS COUNTY, INDIANA**

German American Investment Services, Inc. ("GA Investment"), a newly formed qualifying subsidiary of German American Bancorp ("GAB"), has applied for approval of a merger with German American Financial Advisors & Trust Company, Jasper, Dubois County, Indiana ("GAFA") pursuant to IC 28-1-7-1(d). GA Investment will be the surviving entity. Immediately prior to the merger, GAFA will transfer all of its trust business to GAB, the parent bank of both GAFA and GA Investment. Therefore, only the non-fiduciary business of GAFA will be merged into GA Investment. The main purpose of the merger is to eliminate the corporate existence and powers of GAFA under Indiana law. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED  _____

2. **FIRST BANK & TRUST, IL, PARIS, EDGAR COUNTY, ILLINOIS**

First Bank & Trust, IL is an Illinois commercial bank located in Paris, Illinois. First Bank & Trust, IL filed an application to obtain an amended certificate of admission to transact business in Indiana in accordance with the provisions of IC 28-1-22. The purpose of the application is for the bank to change its foreign corporation name in Indiana. No other changes are being made to the original certificate of admission which was to establish automated teller machines and a loan production office in Terre Haute. First Bank & Trust, SB was admitted as a foreign corporation to do business in Indiana on July 14, 1998. First Bank & Trust, SB converted from an Illinois savings bank to commercial bank and changed its legal name to First Bank & Trust, IL on April 1, 2015. David M. Frisse, Attorney at Law, 2901 Ohio Boulevard, Suite 110, Terre Haute, Vigo County, Indiana remains as resident agent for service of legal process by First Bank & trust, IL. **ISSUANCE OF An AMENDED CERTIFICATE OF ADMISSION IS RECOMMENDED - (TCF)**

APPROVED  _____

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

JUNE 12, 2015

TAPER LOCK CREDIT UNION, MISHAWAKA, ST. JOSEPH 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:

TLCU Financial

RECOMMEND APPROVAL (MKP)

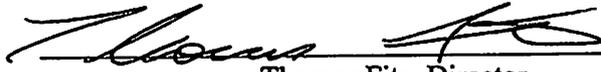
MKP → JB

DELEGATED AUTHORITY
Thursday, June 04, 2015

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

MMW Holdings, LLC applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Gulf Breeze, Florida. They will not be servicing their loans. They currently operate in thirteen 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.
(REB)

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


Thomas Fite, Director

DELEGATED AUTHORITY
Friday, June 26, 2015

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Commonwealth Mortgage, LLC applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Woburn, Massachusetts. They will not be servicing their loans. They currently operate in sixteen 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. (REB)

Home Servicing, LLC applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Baton Rouge, Louisiana. They will be servicing their loans. They currently operate in thirty-seven 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. (REB)

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



Tim Berry, Director

**DELEGATED AUTHORITY
Friday, July 24, 2015**

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

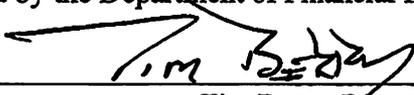
Fairway Asset Corporation applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Rockville, Maryland. They will not be servicing their loans. They currently operate in six states. The staff's review finds 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. (REB)

R M K Financial Corp. applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Rancho Cucamonga, California. They will not be servicing their loans. They currently operate in twenty-five 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. (REB)

SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION

Angel Oak Home Loans LLC applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They hold a first lien mortgage license (27049). Applicant is based in Atlanta, Georgia. They will be servicing their loans. They currently operate in sixteen 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. (REB)

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



Tim Berry, Director

**DELEGATED AUTHORITY
Friday, July 31 2015**

NON-DWELLING SECURED LOAN LICENSE APPLICATION

27969

loanDepot.com, LLC applied for a consumer loan license. They are currently license as a first lien and subordinate lien mortgage lender (11253 & 11254). Applicant is based in Foothill Ranch, California. They will be originating simple interest consumer loans through their website. They will be utilizing a third party servicer to service their loans. They operating in all fifty 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. (REB)

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



Tim Berry, Director

Delegated Authority
Friday, June 12, 2015

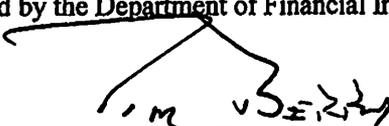
Mortgage Loan Originator Applications

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

| NMLS # | Last Name | First Name | Middle Name | Suffix |
|---------|------------|-------------|-------------|--------|
| 12549 | Blackburn | Kimberly | Ann | |
| 1245766 | Bon | Armando | | III |
| 248366 | Casales | Hector | Manuel | Jr. |
| 1117185 | Churovia | Logan | Daniel | |
| 1363290 | Clark | Lindsey | Nicole | |
| 1359747 | Cunningham | Joseph | Creighton | |
| 1329800 | Feuerstein | John | Charles | |
| 630134 | Finger | David | | |
| 1275328 | Fox | Jacob | Daniel | |
| 390066 | Gatto | Kathleen | Patricia | |
| 898029 | Gerth | Jaci | JoRie | |
| 1164835 | Gonzalez | Kendrick | Teodoro | |
| 201080 | Greenwald | Bruce | Ernest | |
| 176008 | Harden | Rolfe | | |
| 459954 | Hudson | Selena | Dietrich | |
| 554772 | Johnson | Catherine | S. | |
| 1012605 | Jones | John | Charles | |
| 1368280 | Karlowsky | Christopher | Arnold | |
| 816368 | Kistler | Robert | Carl | |
| 54706 | Klein | Peter | E. | |
| 1300977 | Kresge | Philip | Aaron | |
| 144952 | Levy | Elyse | Hope | |
| 1054976 | Maarup | James | Frederick | III |
| 199879 | Mahieu | James | Christopher | |
| 999038 | Martin | Scott | Daniel | |

| | | | | |
|---------|----------------|----------|-----------|----|
| 785309 | McGinnis | Matthew | Connor | |
| 1060355 | McQuilkin | Lewis | Richard | |
| 1137460 | Middaugh | Duncan | Craig | |
| 445283 | Pimentel | Karen | E. | |
| 367923 | Rice-Wilkerson | Diana | L. | |
| 1093432 | Roth | Andrew | J. | |
| 1100121 | Schrader | Kevin | P. | II |
| 453628 | Schwandt | Michael | George | |
| 73065 | Sgambati | Stephen | Salvatore | IV |
| 1178253 | Slaughter | Britney | Janna | |
| 1340123 | Sorgenfrey | Nancy | Anne | |
| 1359581 | Staples | Jason | Michael | |
| 239725 | Stone | Benjamin | Nathan | |
| 1054301 | Thomson | Bradley | Jay | |
| 834098 | Tran | Helen | | |
| 965865 | Treat | Emily | Katherine | |
| 1289579 | Walton | Nyisha | Tennille | |
| 976787 | Whitford | Joshua | M. | |
| 1345308 | Williams | Della | P. | |
| 1072534 | Wilson | Kristine | E. | |
| 395587 | Young | Peter | | |

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



Tim Berry, Director

DELEGATED AUTHORITY
Wednesday, June 17, 2015

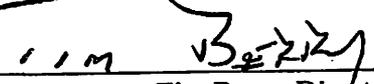
FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

27536 Reverse Mortgages.com, Inc. applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Columbia, Missouri. They will not be servicing their loans. They currently operate in eight 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. (REB)

SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION

27537 Stonegate Mortgage Corporation applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They already have a First Lien Mortgage License (11259). Applicant is based in Indianapolis, Indiana. They will be servicing their loans. They currently operate in forty-seven 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. (REB)

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



Tim Berry, Director

6

DELEGATED AUTHORITY
Thursday, July 02, 2015

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Midland Mortgage Corporation applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Columbia, South Carolina. They will not be servicing their loans. They currently operate in seven 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. (REB)

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



Tim Berry, Director

DELEGATED AUTHORITY
Thursday, July 16, 2015

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Bay Equity LLC applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in San Francisco, California. They will be servicing their loans. They currently operate in twenty-five 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. (REB)

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



Tim Berry, Director

Delegated Authority
Friday, June 19, 2015

Mortgage Loan Originator Applications

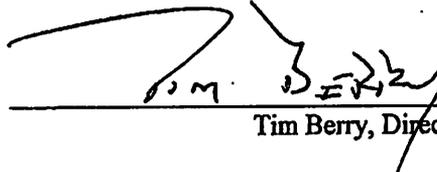
The following fifty-six mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief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

| NMLS # | Last Name | First Name | Middle Name | Suffix |
|---------|-----------|-------------|-------------|--------|
| 1014577 | Amantea | Michael | Jonathan | |
| 495317 | Anderson | John | William | |
| 28021 | Bailey | Jeffrey | Steven | |
| 658734 | Bailey | David | Franklin | |
| 887802 | Bean | Robert | Ryan | |
| 235583 | Boiles | Jadey | Wayne | |
| 843426 | Boxall | Christopher | A. | |
| 1331790 | Budreau | Austin | Stucky | |
| 1060356 | Caporale | Michael | Joseph | |
| 1351299 | Davis | Julianne | Renee | |
| 1309375 | Fiesel | Michael | Alan | |
| 1370179 | Frings | Jody | Fritz | |
| 1026342 | Garrett | Adam | Russell | |
| 1239381 | Gonzalez | Carmen | Elena | |
| 176879 | Grafton | Jason | | |
| 1000852 | Graves | Christopher | Michael | |
| 282354 | Hansen | Rusty | Clifford | |
| 210625 | Hartigan | Danielle | Kristine | |
| 961198 | Heflin | Waylon | Burt | |
| 1368339 | Henson | Jill | Marie | |

| | | | |
|---------|------------------|-------------|-----------|
| 133658 | Hockaday | Kimberly | Ellyn |
| 28145 | Huff | Michelle | Lea |
| 1086739 | Jones | Clifford | Alexander |
| 1122104 | Kearney | Yvonne | Dulworth |
| 75796 | Krause | Kurt | Michael |
| 1361265 | LaMunyon | Mathew | Joseph |
| 867277 | Luck | Larissa | Janine |
| 1105895 | Luna | Maria | A. |
| 930708 | Martin | Lois | Lee |
| 1318487 | Marx | Julie | Jeanette |
| 132890 | McCourt | Brian | Gary |
| 1042660 | Methodius-Ngwodo | Pierre | Osai |
| 1294740 | Mitchell | Benjamin | Michael |
| 214778 | Monroy | Jesus | Cristiani |
| 1025834 | Park | Derek | Foster |
| 1113664 | Pharr | Alison | Michelle |
| 1312157 | Piazza | Joseph | Peter |
| 1333771 | Pierowich | Justin | Jamison |
| 28740 | Reynolds | Brandi | Jo |
| 1230577 | Richey | Christopher | Michael |
| 444488 | Rivera | David | |
| 148659 | Roberts | David | Andrew |
| 834109 | Robison | Scott | Arthur |
| 333873 | Sarji | Tarek | Jebran |

| | | | |
|---------|-----------|----------|------------|
| 1071204 | Simmons | Klayton | Donald |
| 1112187 | Smith | Emily | Michelle |
| 1257033 | Smith | Patricia | Jane |
| 1281466 | Starks | Linda | J. |
| 1213626 | Thompson | Lawrence | D. |
| 499359 | Townsend | John | Matthew |
| 1367730 | Tunny | Debra | K. |
| 1365180 | Vu | Maria | Tu Thi |
| 1263497 | White | Susan | Annette |
| 325716 | Whitehead | Ryan | Curtis |
| 1372561 | Yang | Shue | Long |
| 399024 | Young | Barry | Leonard II |

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



Tim Berry, Director

Delegated Authority
Friday, June 26, 2015

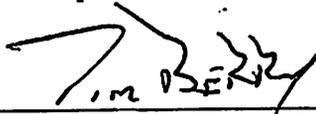
Mortgage Loan Originator Applications

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

| NMLS # | Last Name | First Name | Middle Name | Suffix |
|---------|-------------|-------------|-------------|--------|
| 130195 | Abner | Eric | M. | |
| 1375165 | Adejoh | Jonathan | Anyigba | Jr. |
| 1312214 | Bartley | Michael | Herman | |
| 1375130 | Boyer | Josiah | Stuart | |
| 1059746 | Brown | Camn | Welch | |
| 1098287 | Brunner | Hans-Dieter | | |
| 822700 | Burgwald | Kenneth | Carl | |
| 301308 | Caden | Scott | Reeves | |
| 739056 | Coppersmith | Ross | C. | |
| 1374364 | Corn | Carol | R. | |
| 1332792 | DeAngelo | Arielle | Terese | |
| 1030672 | Early | Kimberly | | |
| 891500 | Eid | Abdallah | Joseph | |
| 1309095 | Flanagan | Florrenda | K.W. | |
| 1368986 | Goshell | Mark | Edward | |
| 251176 | Hall | Kahmee | Lynn | |
| 1312497 | Hammond | Rhowshad | | |
| 186170 | Harper | Sarah | Lanier | |
| 488543 | Holmes | Stacy | Marie | |
| 1375166 | Kenny | John | Joseph | |
| 151320 | Kimball | Brian | Keith | |

| | | | |
|---------|-----------|------------|----------------|
| 308478 | Knighton | Shamar | Tyshon |
| 180483 | Kramer | Erin | Elizabeth |
| 1332874 | Lacoff | Miranda | Anne |
| 470657 | Lang | Paul | M. |
| 1372328 | Mc Craw | Lorraine | Pascual |
| 1127968 | Metheny | Lisa | Ann |
| 883784 | Munoz | Anthony | Felix |
| 1133864 | Nix | Damon | Thomas |
| 755953 | Noetzel | Joanne | Carol |
| 445044 | Ortiz | Enrique | |
| 798669 | Ott | Terry | |
| 1340196 | Owens | Kirsten | Unhjem |
| 870419 | Pinero | Daniel | James |
| 1135453 | Rarus | Eric | Benjamin |
| 5178 | Richards | Michael | John |
| 260608 | Rose | Stephen | Kyle |
| 803831 | Snyder | Joanne | |
| 1369272 | Sydenham | Kristopher | Ross |
| 1366433 | Thompson | Richard | Todd |
| 1149954 | Vasquez | Michael | Ernest |
| 685889 | Walker | Andrea | Christine Peil |
| 58184 | Warsawsky | Stuart | |
| 1262939 | Yost | Kevin | Carl |

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



Tim Berry, Director

Delegated Authority
Thursday, July 02, 2015

Mortgage Loan Originator Applications

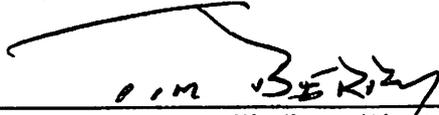
The following sixty-three mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief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

| NMLS # | Last Name | First Name | Middle Name | Suffix |
|---------|-----------|-------------|-------------|--------|
| 226636 | Bandaria | Jethalal | Durlabhram | |
| 845785 | Barrow | Brendan | James | |
| 154318 | Barton | Nathan | T. | |
| 249173 | Bordner | Ann | M. | |
| 197093 | Brashier | Philip | Charles | |
| 1367458 | Carter | Wesley | Campbell | |
| 1200741 | Chaney | Adam | Casey | |
| 1332754 | Clark | April | Dawn | |
| 19173 | Corbett | Christopher | Blake | |
| 1339476 | Debski | Diana | Stefania | |
| 648962 | Diotte | Darrell | Clarence | III |
| 746992 | Fazzino | Colleen | Regina | |
| 270559 | Feager | Devon | Michael | |
| 957228 | Fort | Lance | Dean | Jr. |
| 1341388 | Galbraith | Kristin | M. | |
| 141208 | Gibbs | Darrell | Josh | |
| 838279 | Hewitt | Michelle | Suzanne | |
| 1308740 | Hocutt | Michael | Jay | |
| 1370793 | Holt | Julie | Nicole | |
| 209616 | Holubec | John | A. | |
| 181013 | Hooper | Brandon | Scott | |

| | | | | |
|---------|-----------|-------------|----------|-----|
| 179651 | Huebel | Ryan | Joseph | |
| 974005 | Hurt | Wayne | Eugene | |
| 1372849 | Jackson | Jacob | William | |
| 684452 | Karam | Phillip | Duane | |
| 888395 | Kavanagh | Jonathan | Daniel | |
| 1365172 | Kovacs | Christopher | Popovics | |
| 440928 | Lewiston | Lawrence | Mitchell | |
| 1373937 | Libunao | Brandon | Diaire | |
| 1295829 | LiGreci | Lisa | Marie | |
| 260370 | Lounsbury | Dawn | Annette | |
| 976948 | Mannarino | Joseph | J. | III |
| 445906 | McCoy | Gary | | |
| 1219382 | Menke | Ali | | |
| 157899 | Metz | James | Richard | |
| 1342263 | Mock | Anthony | William | |
| 141167 | Nazarian | John | H. | Jr. |
| 1011492 | Ness | Matthew | David | |
| 1273514 | Norris | Quinn | Marie | |
| 1149671 | O'Brien | Patrick | Dennis | |
| 381169 | Odiome | Christopher | L. | |
| 613266 | Ostrander | Ben | J. | |
| 1375516 | Palmer | Justin | William | |
| 513239 | Parker | Todd | Davidson | |
| 962912 | Pattillo | Gabrielle | ArDel | |
| 188957 | Rao | Heather | Danielle | |
| 1373006 | Reinhard | Seth | Michael | |

| | | | | |
|---------|-----------|-------------|---------|----|
| 1127707 | Sattler | James | Jose | |
| 1374221 | Schindler | Eric | Matthew | |
| 1163672 | Schmitt | Constance | | |
| 27486 | Sellers | Larry | | |
| 1226945 | Sheeler | Angela | Ann | |
| 1374263 | Springer | Jennie | Eda | |
| 1146747 | Timoneda | Charles | Steven | II |
| 1370807 | Upton | Jason | Neil | |
| 1363170 | Valentine | Robert | B. | |
| 193940 | Vulich | Travis | | |
| 1087571 | Watkins | Bradley | James | |
| 142198 | Weaver | Jason | Lee | |
| 213205 | Webb | Kendell | Ronnie | |
| 1120974 | Williams | Thomas | Walter | |
| 68684 | Wise | Christopher | Matthew | |
| 19664 | Wolfe | Jolene | Renee | |

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



 Tim Berry, Director

Delegated Authority
Friday, July 10, 2015

Mortgage Loan Originator Applications

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

| NMLS # | Last Name | First Name | Middle Name | Suffix |
|---------|-------------|------------|-------------|--------|
| 1375664 | Altimore | Sarah | Ann | |
| 986383 | Alvarez | Daniel | Thomas | |
| 1375668 | Alyass | Fadi | | |
| 1375670 | Amabile | Anthony | Pietro | III |
| 1375672 | Andrade | Marco | Antonio | Jr. |
| 655434 | Anet | Pouria | | |
| 1375677 | Babut | Nicholas | Bryant | |
| 1376923 | Bazzi | Jessica | | |
| 30005 | Bierwirth | Scott | Nicholas | |
| 1375734 | Blessett | Delynea | Geneva | |
| 1375738 | Bonilla-Lee | Patsy | Ann | |
| 1313799 | Boyd | Ryan | Thornton | Mr. |
| 4331 | Brewer | William | | |
| 1376499 | Breymaier | Nolan | William | |
| 1375742 | Brist | Joshua | Michael | |
| 100115 | Charbonneau | Eric | Joseph | |
| 1309155 | Cimini | Leo | Vincent | |
| 1375791 | Clark | David | Kent | III |
| 1375891 | Coats | Essence | Lucille | |
| 1375892 | Coleman | Kareem | | |
| 1375897 | Connolly | Sarah | Ann | |

| | | | |
|---------|----------------------|-----------|----------|
| 1376497 | Dakroub | Linda | H. |
| 1377361 | Daleure | Joshua | Aaron |
| 680405 | Damiano | Dominic | |
| 1375901 | Daoud | Dawd | Hussein |
| 1375902 | Davis | Michael | P. |
| 1359291 | De La Vega Rodriguez | Alan | Alberto |
| 1375903 | Dienhart | Emily | Anne |
| 1375904 | Durkee | John | David |
| 1375906 | ElAli | Zeinab | Atef |
| 1375907 | Etrenne | Esdras | Pierre |
| 1375908 | Faddol | Katherine | Victoria |
| 1376492 | Fried | Garrett | Joseph |
| 1308064 | Gaddy | Marixsa | Marquesa |
| 842497 | Geiger | Jaimie | Lyn |
| 1376012 | Gertsberg | Mark | M |
| 1312516 | Gilmore | David | Brian |
| 82768 | Gonzalez de la Garza | Adriana | Mayela |
| 1376033 | Goslow | Taryn | Janay |
| 1376037 | Graustein | Brittany | Brooke |
| 1376133 | Gwin | Scott | Ross |
| 900350 | Haddad | Hazem | George |
| 1245054 | Harrigan | Brian | Timothy |
| 513130 | Hausler | Michael | Keith |
| 1376140 | Hehir | Brian | Austin |
| 1376142 | Herndon | Deborah | Jane |
| 1379797 | Hershner | Atlee | Hake |

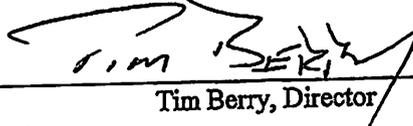
| | | | | |
|---------|---------------|-----------|-------------------|-----|
| 1376144 | Hill | Adam | James | |
| 1376207 | Hotvedt | Michael | Steven | |
| 1284983 | Howard | Elizabeth | A. | |
| 1376238 | Jankowski | Joseph | James | |
| 1376247 | John | Andrew | Kenneth | |
| 1376251 | Johnson | Jerry | Cecil-Christopher | |
| 1376249 | Johnson | Scott | Joseph | |
| 1376260 | Jones | Shawn | Ryan | |
| 1376286 | Kakou | Branten | | |
| 1199266 | Kidwell | Brandt | Aaron | |
| 1376290 | Kisner | Anthony | Charles | |
| 1376291 | Knox | Van | Douglas | Jr. |
| 1376294 | Kurgan | Chad | Michael | |
| 1376460 | Lehman | Brady | Eric | |
| 1376465 | Lofton-Carter | Brittanie | Michelle | |
| 1192069 | London | Damian | JeVon | |
| 1376476 | Lundquist | Robert | Ryan | |
| 1376486 | Martin | Derek | James | |
| 1376480 | Matz | Marshall | Brian | |
| 417868 | Mauk | John | Clinton | |
| 216067 | McCloud | Damon | Wells | |
| 302169 | McInerney | Matthew | John | |
| 1308252 | McLean | Joseph | John | |
| 758979 | Mendivil | Joseph | Manuel | |
| 1376439 | Middleton | Victoria | Ruth | |
| 909122 | Millan | Raul | | III |

| | | | |
|---------|------------|-------------|--------------------|
| 1374328 | Miller | James | Steven |
| 1376436 | Milligan | Daniel | Thomas |
| 1376435 | Moses-Hill | Marianne | Lora |
| 1311852 | Mullis | Kenneth | John |
| 1376432 | Multani | Sukhpreet | Singh |
| 1376431 | Naja | Ramee | Fawaz |
| 1294817 | Neal | Defrondrick | D. |
| 1376418 | Nickels | Ryan | Michael |
| 1376416 | Nowak | Elizabeth | Anne |
| 1031062 | Nshiwat | Michael | |
| 1374932 | Orf | Nicholas | Ray |
| 1376276 | Page | Kelvin | Michael |
| 1376273 | Palm | Rilee | Irene |
| 1376272 | Palmateer | Lena | Marie |
| 1376406 | Papa | Johan | |
| 648859 | Pastrana | Daniel | Seradoy |
| 1376256 | Pearce | Ashley | Elizabeth Veronica |
| 1339319 | Peters | Marina | A. |
| 7165 | Peterson | Eric | Scott |
| 826808 | Piccione | Anthony | Ignazio |
| 1376237 | Pierce | David | Adam |
| 1376201 | Plummer | Kyle | Nathaniel |
| 1376198 | Pochmara | Daniel | Gregory |
| 1374331 | Rector | Seth | Roger |
| 1376678 | Reed | Joel | David |
| 1281676 | Reynolds | Jesse | DeWayne |

| | | | |
|---------|---------------------|-------------|-----------|
| 1376188 | Rider | Frederic | Douglas |
| 630296 | Rivera | Cynthia | Midory |
| 1376143 | Robertson | Chase | Andrew |
| 1376139 | Rodriguez-Contreras | Mariano | Antonio |
| 780824 | Rojas | Michael | |
| 1374759 | Romano | Kelly | Theresa |
| 1376122 | Salamon | Joseph | Alan |
| 1215709 | Sanders | Christopher | Thomas |
| 1376119 | Sedlacek | Suzanna | Karyn |
| 1376114 | Sexton | Joshua | Michael |
| 1376075 | Sheeler | Cody | Michael |
| 1372913 | Shortridge | Evan | Ross |
| 363948 | Smith | Ryan | Thomas |
| 1376070 | Smyk | Mallory | Swart |
| 1376068 | Sobh | Raed | Mohamed |
| 497224 | Spero | John | |
| 1375948 | Spiker | Mitchel | Xavier |
| 1375945 | Spurgeon | Alex | Jay |
| 1281592 | Stutts | Megan | Michelle |
| 941803 | Switter | Blake | Todd |
| 473711 | Tran | Thai | Trong |
| 356808 | Valladares | Miriam | Jackeline |
| 1375753 | Vario | Daniel | Tommaso |
| 1375727 | Vazquez-Rivera | Yuzi | Nayeli |
| 1375726 | Veresan | Anthony | George |
| 1092554 | Vilcheck | Deborah | Thiessen |

| | | | |
|---------|----------|---------|---------|
| 1375725 | Walker | Mark | Robert |
| 1375669 | Warren | Derak | Jay |
| 311804 | Welker | Shane | Anthony |
| 1375660 | Wenzel | Jason | Daniel |
| 1304188 | Williams | Tiara | J. |
| 1375619 | Yates | Rebekah | Ruth |

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



Tim Berry, Director

Delegated Authority
Friday, July 17, 2015

Mortgage Loan Originator Applications

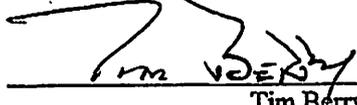
The following fifty-three mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief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

| NMLS # | Last Name | First Name | Middle Name | Suffix |
|---------|------------|------------|-------------|--------|
| 1274045 | Block | Ann | | |
| 1370321 | Bradley | Linda | Humphrey | |
| 1375743 | Bucio | Gabriel | Geraldo | II |
| 1311826 | Casagrande | Sarah | J. | |
| 1377993 | College | David | | |
| 1379860 | Cox | Jacklyn | Leigh | |
| 1192043 | Davidson | Tristan | Ryan James | |
| 245900 | Dear | Gary | Kevin | |
| 1379406 | Dodrill | Patrick | Stewart | |
| 1375905 | Edwards | Cody | Justin | |
| 1198385 | Enriquez | Elizabeth | Ann | |
| 1298139 | Evans | Eric | A. | Mr. |
| 218195 | Evans | Regin | Addison | |
| 453634 | Feige | John | David | |
| 1339498 | Gold | Kimberly | Michelle | |
| 1376113 | Graves | Thomas | George | Jr. |
| 1379348 | Grimm | Kerry | Joseph | Mr. |
| 158856 | Hassan | Mehedi | | |
| 1382549 | Hedberg | Stephanie | Lynn | |
| 496501 | Horne | James | Edward | |
| 129431 | Howard | Donovan | James | |

| | | | | |
|---------|--------------|-----------------|----------|----|
| 583754 | Jacobs | Vincent | Jerome | II |
| 30873 | Larson | Carl | David | |
| 1376488 | Margolit | Brian | Clark | |
| 145824 | Mastromatto | Thomas | Albert | |
| 224034 | Mudd | Daniel | Patrick | |
| 1172811 | Nichols | Deborah | Anne | |
| 332506 | Pandya | Parin | Vinod | |
| 948049 | Parker | Laura | L. | |
| 443903 | Perez | Patricia | | |
| 1298483 | Pierce | Michael | Phillip | |
| 1237794 | Rantz | Jaclyn | Renee | |
| 1238331 | Redmond | Christopher | John | |
| 1262936 | Reese | Christopher | Michael | |
| 383944 | Reynolds | Michael | Joseph | |
| 1376089 | Scott | Bryan | W. | |
| 1372819 | Scott | Kyle | Douglas | |
| 1222465 | Searls | Katherine | Lorene | |
| 422087 | Shaknazarian | Kevin | Felix | |
| 107096 | Shamsudin | Sharif | | |
| 1219217 | Simon | Jeremy | R. | |
| 239475 | Souza | Charlene | R. | |
| 1376080 | Startare | Denise | Marie | |
| 134469 | Thayer | Nikki | Renea | |
| 1194959 | Thomas | Jessa | Patricia | |
| 1226168 | Trissel | Jack | H. | |
| 1376926 | Walenzik | Jayne-Alexandre | Walters | |

| | | | |
|---------|---------|--------|----------|
| 418796 | Weil | Susan | Kaye |
| 1359712 | Whaley | Luke | Andrew |
| 1375656 | White | Travis | Mitchell |
| 911947 | Wilson | Steven | Clay |
| 239221 | Winters | Kenon | Charles |
| 1238354 | Yaldo | Julian | Ron |

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



Tim Berry, Director

Delegated Authority
Friday, July 24, 2015

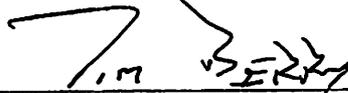
Mortgage Loan Originator Applications

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

| NMLS # | Last Name | First Name | Middle Name | Suffix |
|---------|------------|-------------|-------------|--------|
| 930362 | Akinpelu | Victoria | Omodele | |
| 1067085 | Alvarez | German | Diaz | |
| 1372934 | Andrzejak | Kyle | Joseph | |
| 260224 | Boutin | Caitlin | Elizabeth | |
| 1228838 | Burger | Timothy | Patrick | |
| 1149070 | Conti | David | Biajo-Rahim | |
| 21741 | Crouse | Timothy | Irvine | |
| 1382433 | Dwyer | William | John | III |
| 1311784 | Foxworthy | Scott | Nicholas | |
| 1370638 | Fredrick | Garrett | | |
| 368023 | Friedberg | Daniel | Martin | |
| 147056 | Goo | Robert | C. | |
| 976401 | Goodwin | Kary | Mikel | |
| 1294732 | Gregory | Jason | David | |
| 1272621 | Haislip | Shawn | Wesley | |
| 434479 | Hale | Khristopher | Jerry | |
| 84116 | Hall | Christopher | Steven | |
| 1220113 | Haxhillari | Aurel | | |
| 1312064 | Jefferson | David | Kraig | Mr. |
| 1238301 | Johns | Scott | Christopher | |
| 426275 | Mattick | Dean | Arthur | |
| 1382285 | McGuigan | Michael | Tyler | |
| 1224189 | McQuay | Dakotah | Spencer | |
| 1203322 | Melvin | Trevor | Andrew | |
| 1379004 | Morris | Brandie | Marie | |

| | | | | |
|---------|-------------|-----------|-----------|-----|
| 191756 | Names | Jeffrey | Thomas | |
| 1212072 | Ohanian | Leonard | Yervant | |
| 1375346 | O'Leary | Michael | Robert | |
| 161761 | Parks | Michael | Anthony | |
| 1376257 | Passalacqua | Robert | Paul | |
| 1170889 | Putney | Timothy | Eugene | |
| 1390730 | Riggs | Jefferson | David | |
| 1374186 | Rivers | Anthony | Frederick | |
| 1376124 | Rosselot | Jesse | Keegan | |
| 1389320 | Schultz | Edward | Louis | |
| 1365304 | Snearly | Randall | Lee | |
| 1220571 | Steele | Alonzo | Howard | |
| 1383843 | Teves | Richard | Ernest | |
| 1371600 | Tucker | Matthew | David | |
| 1317469 | Unrau | Todd | Michael | |
| 1301038 | Vespa | Michael | Anthony | Sr. |
| 1375350 | Ward | David | Russell | |
| 601352 | Weeks | Jeremy | Adam | |
| 1339459 | White | Susan | Chappell | |
| 1123202 | Williams | Steve | K. | Jr. |
| 1289262 | Wilson | Jeffrey | S. | |

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



Tim Berry, Director

Delegated Authority
Friday, July 31, 2015

Mortgage Loan Originator Applications

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

| NMLS # | Last Name | First Name | Middle Name | Suffix |
|---------|-------------|------------|-------------|--------|
| 779888 | Baughman | Jon | Lawrence | |
| 1370815 | Beck | Nabria | Tiffon | |
| 306352 | Bogdanoff | James | A. | |
| 1198982 | Bosklopper | Gary | | |
| 1038638 | Boyd | Kathleen | Marie | |
| 1093599 | Burns | Paul | Alexander | |
| 227832 | Chookaszian | Daniel | | |
| 1282205 | Crisp | Princeton | Sharodd | |
| 1294296 | Dapra | Dylan | Macphisto | |
| 497126 | Dickson | Donald | Paul | II |
| 362741 | Fanibanda | Adil | Nariman | |
| 1376916 | Fiting | Brandon | Dale | |
| 1318606 | Flack | Daniel | Vernon | |
| 1381815 | Franklin | Ronnell | Diamond | |
| 1228756 | Gains | Gary | Dwayne | |
| 1376137 | Hamel | Rhett | Edward | |
| 1211965 | Hernandez | Salvador | | |
| 1297531 | Hewitt | Heather | Lee | |
| 261958 | Howard | Timothy | Scott | |
| 1247385 | Jackson | Andrea | Dawn | |
| 1376248 | Johnson | Joshua | David | |

| | | | | |
|---------|---------------|-----------|---------------|-----|
| 1378291 | Johnson | Joseph | Michael | |
| 291682 | Kemper | Terry | Gene | |
| 789988 | Lewis | Chaunte | Monique-Renee | |
| 1358458 | Lucas | Elizabeth | Anne | |
| 897695 | Masters | Marla | Ann | |
| 1003393 | Mastropietro | Nicholas | Michael | |
| 1376484 | Mathis-Harris | Daphne | Sonya | |
| 1259265 | McCracken | William | | |
| 448791 | Mott | Barry | J. | |
| 213563 | Nelson | Nels | Erick | |
| 427890 | Reeves | William | L. | |
| 454319 | Russow | Stacey | | |
| 256353 | Sherman | Dennis | Edward | Jr |
| 1369192 | Simms | Kari | Lynn | |
| 31765 | Smith | Dina | Marie | |
| 527232 | Strachan | James | M. | |
| 373520 | Strowbridge | LaDonna | Bene' | |
| 1375942 | Sutter | Cody | Buck | |
| 13350 | Taylor | Matthew | Alan | |
| 1329886 | Thorup | Alan | William | Mr. |
| 569669 | Wassmann | Melissa | Ann | |
| 1326109 | Wermuth | Jacob | Lee | |
| 1366470 | Williams | Tricia | Marie | |
| 925687 | Winings | Nicole | Marie | |

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



Tim Berry, Director



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: August 13, 2015

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 August 13, 2015, 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:

Tim Berry
Director

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.

This order supersedes and replaces all previous Orders, which delegated authority to the Director.

This Order is effective this 13th day of August, 2015.

8/13/2015
Date

Richard J. Rice
Richard J. Rice, Chairman
Department of Financial Institutions