

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
September 12, 2024

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

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

- A. Discussion of records classified as confidential by state or federal statute and strategy regarding initiation of litigation as authorized by Ind. Code § 5-14-1.5-6.1(b)(1)(2)(B) and (7). The Members certify that no subject matter was discussed in the Executive Session other than the subject matter specified in the public notice.

II. PUBLIC SESSION: 11:25 a.m.

- A. Members Present: Jean Wojtowicz, Chair; Mark Schroeder, Vice Chairman; Thomas C. Fite, Director; Donald E. Goetz, Benjamin Bochnowski, John Kirk and Bryan Price.
- B. Date of next meeting: October 10, 2024 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 200, Indianapolis, Indiana.
- C. Approval of the minutes of the August 8, 2024 meeting.

Ms. Wojtowicz entertained a motion to approve the minutes. Mr. Goetz moved approval of the minutes; Mr. Price seconded the motion. The minutes were approved 7-0

D. CONSUMER CREDIT DIVISION:

1. Adoption of Interim Rule for Dollar Amount Adjustments - Indiana Uniform Consumer Credit Code and the Home Loan Act. (George Dremonas)

General Counsel George Dremonas presented a proposed resolution for consideration by the Members. The resolution related to adoption by the Members of an interim rule amending certain dollar amounts (“Dollar Amount Adjustments”) in 750 IAC 1.

Minutes of Members' Meeting

September 12, 2024

Page 2

Dremonas updated the Members on the status of the interim rule. The public comment period for the rule ended last Friday without receipt of any public comments. The rule is now ready for adoption by the Members.

Next, Dremonas stated the Dollar Amount Adjustments are part of the Department's administrative rules that are amended every two years to adjust for inflation. Dremonas further stated the interim rule amends 15 specific dollar amounts in the Indiana Uniform Consumer Credit Code and one dollar amount under the Home Loan Practice Act under the jurisdiction of the Indiana Attorney General (AG.)

Dremonas then presented the next steps for interim rulemaking. After adoption of the interim rule by the Members, the staff will deliver the rule to the Legislative Services Agency (LSA) for publication in the Indiana Register. The AG and the Governor's Office have a right to object to the rule within 45 days after LSA accepts the rule. The rule will be effective January 1, 2025.

Dremonas concluded by asking the Members to consider and approve adoption of the Dollar Amount Adjustments in the interim rule and related Resolution.

Jean Wojtowicz called for a motion to adopt the interim rule. Mark Schroeder moved to adopt the interim rule. John Kirk seconded the motion.

Ms. Buskill called roll for the vote to approve the interim rule. Jean Wojtowicz, Mark Schroeder, Don Goetz, John Kirk, Bryan Price and Tom Fite all voted yes. The interim rule was approved 6-0.

E. DIRECTOR'S COMMENTS AND ACTIONS:

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

OTHER BUSINESS:

Chair Wojtowicz asked if there was any other business. There being no further business, Ms. Wojtowicz took action to adjourn the meeting.

APPROVED:



Mark Schroeder, Vice Chairman

ATTEST:



Nicole Buskill, Secretary

Delegated Authority
Week of 7/29/2024 through 8/2/2024

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following sixty-eight loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix	Date Approved
2570120	Bonowski	Sandra	Marie		7/29/2024
243999	Carpenter	Michael	Paul		7/29/2024
2478252	Coffey	Kendall	Ray		7/29/2024
1054230	Davey	Wayne	Blake	II	7/29/2024
2594891	Eimers	Richard	William		7/29/2024
2616159	Escobar Castro	Joel	Edenilson		7/29/2024
1998987	George	Raymond	Bernard	Jr	7/29/2024
965991	Guzman	Eric	Maldonado		7/29/2024
1782976	Hatty	Mitchell	Joseph		7/29/2024
2609229	Hinton	Luke	Charles		7/29/2024
2026797	Huckabey	Zachary	Ryan		7/29/2024
1941040	Krafchak	Timothy	Raymond		7/29/2024
873013	Lukehart	Johnny	Aaron		7/29/2024
2609883	Madar	Stephan	Edward		7/29/2024
457598	Maines	Richard	Eric		7/29/2024
2499309	Mansour	Justin	Nawar		7/29/2024
1656501	Nichols	Lisa	Katherine		7/29/2024
276884	O'Shaughnessy	Brian	Patrick		7/29/2024
1509572	Papaserge	Ethan	Phillip		7/29/2024
848641	Phillips	Evan	Wesley		7/29/2024
2063816	Polis	Tommy	Bashar		7/29/2024
146741	Riggs	Corey	Kristin		7/29/2024
2011003	Saatsaz	Reza			7/29/2024
862152	Siatka	Angelika			7/29/2024
2122713	Skinner	Charles	Robert		7/29/2024
1013331	Tanner	Denise	Edwards		7/29/2024
64721	Wojnowski	Kenneth	A.		7/29/2024
383055	Zaragoza	Gloria			7/29/2024
2612209	Inman	Kegan	Levi		7/29/2024
998019	Kershaw	David	Nicholas		7/31/2024
2365766	Poulin	Melissa	K		7/31/2024
251674	Aavang	Eugene	Michael		8/1/2024
1123155	Babb	Brent	Paul		8/1/2024

1991256	Bellinger	Melinda	Ann	8/1/2024
2622266	Birdsell	Abigail	Rose	8/1/2024
1996433	Bozier	Kychell	Squitia	8/1/2024
900604	Chappotin	Nazari	Anthony	8/1/2024
1930646	Clemons	Christopher	Leandre	8/1/2024
2103776	Cupp	Justin	James	8/1/2024
1451085	Daniel	Jan	Douglas	8/1/2024
2604706	Dickinson	Brayson	Robert	8/1/2024
1523720	Fawaz	Rabia	Nassif	8/1/2024
293451	Feager	Todd	Robert	8/1/2024
2618293	Ford	Rayveen	Decole	8/1/2024
2616152	Godwin	Samuel	Peter Ayomide	8/1/2024
2060797	Gould	Matthew	Shawn	8/1/2024
1929686	Greenberg	Samuel	Thomas	8/1/2024
2223577	Hoetger-Moncayo	Stephanie	N	8/1/2024
2622282	Humphrey	Spencer	Ross	8/1/2024
1050119	Jenkins	Kelsey	Nicole	8/1/2024
404593	Johnson	Andrew	Alan	8/1/2024
2039487	Katsanis	Nathanael	Myles	8/1/2024
2619613	Kinloch	Sean	Michael	8/1/2024
2618300	Lombardo	Ryan	Michael	8/1/2024
1643508	Magee	Sean	Patrick	8/1/2024
2023019	Mathews	James	David	8/1/2024
1232079	Morales	Fabiola	I	8/1/2024
2396459	Oliver	Maureen		8/1/2024
1907971	Orkes	Christopher	J	8/1/2024
305643	Qawi	Angela		8/1/2024
1537826	Refice	Daniel	Louis	8/1/2024
2550477	Robinson	Marquisha		8/1/2024
321264	Schmidt	Andrea	Marie	8/1/2024
769661	Shootman	Daniel	Winfield	8/1/2024
1366492	Staggs	Eric	Andrew	8/1/2024
1783114	Toll	Charles	Hanson	8/1/2024
2116985	Wilmore	Princella		8/1/2024
181841	Zonic	Mirza		8/1/2024

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

Luke R. VanNatter

Luke R. VanNatter, Licensing Analyst

Delegated Authority
Week of 8/5/2024 through 8/9/2024

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one-hundred and four loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix	Date Approved
148201	Beery	Michael	David		8/5/2024
2616145	Benahmed	Nadia			8/5/2024
1864271	Bowles	Joshua	Steinbeck		8/5/2024
7188	Brennan	James	Robert	III	8/5/2024
503099	Chmielewski	Ronald	J		8/5/2024
1201530	Crubaugh	Michelle	Kathleen		8/5/2024
1398931	Donley	Marcus	Dwain		8/5/2024
2120075	Durjak	Rachel	M		8/5/2024
434047	Franklin Jr	Derrick			8/5/2024
2618295	Hargis	Barbara	Christiana		8/5/2024
288793	Hunt	John	Steven		8/5/2024
1912450	Johnson	Willie			8/5/2024
187011	Little	Robert	Allen	Jr	8/5/2024
2618297	Santoyo	Valerie	Isabel		8/5/2024
1600703	Savino	Mario	Alexis		8/5/2024
2071448	Skowron	Matthew	L.		8/5/2024
2604162	Sluder	Julie	Ann		8/5/2024
1819660	Wade	Richard	Barry	Junior	8/5/2024
1886120	Walling	Cathy	Jan		8/5/2024
160526	Horrell	Daniel	Vernon		8/5/2024
1054271	Allen	Jayne	Deborah		8/6/2024
374393	Anderson	Mark	Vincent		8/6/2024
40222	Kraus	Daniel	Joseph		8/6/2024
502375	Mariani	Paul	Raymond		8/6/2024
1991151	Marsh	Nicholas	Michael		8/6/2024
588258	Matvias	Fredrick	Michael	Jr.	8/6/2024
2609912	Maxey	Ethan			8/6/2024
40425	Moulton	Scott	Darin		8/6/2024
1891528	Campos	Pedro			8/6/2024
2622209	Burley	Andrew	Zachary		8/7/2024
2622967	Clay	Devyn	Jeremiah		8/7/2024
2622422	Collino	Shauna	Lee		8/7/2024

2622948	Dean	Cymiah	Amier		8/7/2024
2622197	Dorsette	Nicolas	Abraham		8/7/2024
1790144	Draper	Jimmie	Lee	Jr.	8/7/2024
2622553	Foster	Keyonna	M		8/7/2024
2573249	Gonzalez	Kaylee			8/7/2024
912003	Gunnels	Ryan	David		8/7/2024
2622811	Harper	Brandon	Lee		8/7/2024
2622827	Hobson	Lauren	Alexandria		8/7/2024
2623044	Jaber	Maram	Ibrahim		8/7/2024
2511539	Jackson	Christopher	Dean		8/7/2024
2609434	Kemp	Giana			8/7/2024
2622500	Lark	James	David	III	8/7/2024
2623178	Malnofski	Cameron	Joseph		8/7/2024
2622584	Marks	Blaine	Austin		8/7/2024
2623023	Ricard	Natasha	Grace		8/7/2024
2622154	Ruff	Hunter	David		8/7/2024
2622503	Saleh	Mohmed	A		8/7/2024
2613113	Sylvester	Anthony			8/7/2024
2622129	Tate	Joi	Armanic		8/7/2024
1149820	Tittl	Mark	Edwin		8/7/2024
2622360	Wolf	Daniel	Joseph	II	8/7/2024
2622495	Baker	Nicholas	Hulihee		8/8/2024
2622296	Bello-Nava	Luis			8/8/2024
2622814	Berning	Andrea	Nicole		8/8/2024
1903174	Bost	CNira	Alisha		8/8/2024
1440314	Chavez	Zachary	Maurice		8/8/2024
2623900	Click	James	Thomas		8/8/2024
311890	Corbett	Stephen	Michael		8/8/2024
2622684	Doherty	James	Joseph	III	8/8/2024
2622247	Escobar	Jonathan	Edwin		8/8/2024
448103	Estrada Mejia	Pablo	Mauricio		8/8/2024
2501790	Foit	Maxwell	Ernest		8/8/2024
2622256	Hayes	Gianni	Oddie		8/8/2024
1727037	Houbba	Anthony	Michael		8/8/2024
1212353	Irby	Monet	S		8/8/2024
47513	Keever	Ryan	Keith		8/8/2024
1845177	Kolley	Donavon	Ali		8/8/2024
439290	Lechuga	Yvette	Robles		8/8/2024
128196	Magruder	Herbert	Scott		8/8/2024
2622522	Merino	Isabella	Lovina		8/8/2024
2572340	Nahas	Mariah	Elizabeth Tarek		8/8/2024
2622156	Proudlock	Thomas	Ryan		8/8/2024
2622936	Riley	Eugene	James	III	8/8/2024
1473184	Rodney	Nia	N		8/8/2024

2623047	Steigerwald	James	Ronald	Jr.	8/8/2024
1796807	Strickland	Hulya			8/8/2024
956463	Winners	Reggie			8/8/2024
2609349	Abrams	Joseph			8/9/2024
2622306	Acheson	Ayden	Keith		8/9/2024
2622394	Aguirre	Cipac	Macehualli		8/9/2024
1067464	Bell	Everett	M.		8/9/2024
2057068	Billings	Jason	Christopher		8/9/2024
2622488	Bills	James	Davis	II	8/9/2024
2039721	Dunn	Adam	Christopher		8/9/2024
1897531	Garcia	Jesus	Manuel		8/9/2024
1982877	Gosser	Travis	Harlen		8/9/2024
1571071	Hodges	Roxanne	Lorina		8/9/2024
2136197	Lacayo	Clifford	Albert		8/9/2024
592695	Lawrence	Julie	A.		8/9/2024
1208969	Lee	Michael	Patrick		8/9/2024
2612794	Ligi	Kymnberly	Danielle		8/9/2024
2622374	Llamas	Sergio	Dimitri		8/9/2024
1566778	Martin	Timothy	Paul	II	8/9/2024
2613016	Messersmith	Corrie	Ruth		8/9/2024
2622450	Moore	Brandi	Marie		8/9/2024
2611945	Morrow	Andrew	Courtlyn		8/9/2024
248164	Rice	Bradley	Albert		8/9/2024
2623026	Richardson	Sydney	Danielle		8/9/2024
1920856	Ruff	Emily	Elizabeth		8/9/2024
2622681	Salazar	Andrew	Elberto		8/9/2024
2622376	Smith	Jaicha	Unique		8/9/2024
1964735	Stoor	Jacob	Joseph		8/9/2024

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Luke R. VanNatter

Luke R. VanNatter, Licensing Analyst

Delegated Authority
Week of 8/12/2024 through 8/16/2024

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one-hundred and forty-nine loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix	Date Approved
2620037	Albers	Jonathan	James		8/12/2024
2622267	Avenatti	Taylor	Robert		8/12/2024
388119	Batterden	Brian	James		8/12/2024
2618996	Bender	Ryan	Todd		8/12/2024
2624720	Bergquist	Christopher	Scott		8/12/2024
1545901	Boutte	Timothy			8/12/2024
2574252	Cabbil	Cecilia	Dione		8/12/2024
336235	Chien	Jonathan	Hung Chuan		8/12/2024
2619380	Cimorelli	Emily	Nicole		8/12/2024
173138	Colagrossi	Nicholas	Joseph		8/12/2024
2549844	Corsaro	Skylr	James		8/12/2024
2605259	Coverstone	Mason	Lee		8/12/2024
2609439	Cronnin	Cayden	Allen		8/12/2024
2617133	Desmond	Michael	James		8/12/2024
2622581	DeYoung	Christine	Marie		8/12/2024
2623017	Esparza	Edward	G	II	8/12/2024
1192877	Fitch	William	Bradley		8/12/2024
2607787	Flournoy	Jalen	Anthony		8/12/2024
2586877	Good	Devon	Christopher		8/12/2024
409965	Guadagnino	Aldino			8/12/2024
2622949	Hastings	Cody	Christopher		8/12/2024
70560	Henderson	Kyle			8/12/2024
2145791	Hernandez	Michael	Jose		8/12/2024
1409542	Hudson	Isaiah	Gerrod		8/12/2024
2584712	Jacobson	Christopher	Wayne		8/12/2024
2611127	Jenkins	Kortlan	James		8/12/2024
2622230	Jones	Justin	Antlyn		8/12/2024
1257560	Kariym	Labib	Abdul		8/12/2024
2617261	LeMieux	Michael	Vincent Joseph		8/12/2024
2623062	Leonardo	Kimberly	Abigail		8/12/2024
1819838	Liguori	Michael	John	Jr.	8/12/2024
2568965	Loarca Vasquez	Christopher	Leonel		8/12/2024

2107849	Marshall	Raphael	Jeremiah Eugene	8/12/2024
1280610	McGowan	Jill	Lindsey	8/12/2024
2614010	Mills	Ryan	Alexandrer	8/12/2024
2622304	Moore	Ezra	Russell	8/12/2024
1923609	Myers	Chanlar	E	8/12/2024
134364	Narmour	George	Derrick	8/12/2024
2076180	Nixon	James	Robert	8/12/2024
2034191	Nothnagle	Dustin	Nelson	8/12/2024
2295776	Palmer	Ardis	Brachell	8/12/2024
2602493	Perkins	Trevor	Thomas	8/12/2024
142849	Pierson	Dustyn	Michel	8/12/2024
513979	Prozy	Mitchell	K	8/12/2024
2610554	Quesada	Ryan	Paul	8/12/2024
2622271	Rinard	Aaron	Scott	8/12/2024
2606627	Ritter	Daylan	Michael	8/12/2024
2605173	Rodiz	Alicia	Grace	8/12/2024
1990340	Rosen	Jason	Nicholas	8/12/2024
762761	Royal	Chris	Alan	8/12/2024
2618299	Smith	Daniel	Joseph	8/12/2024
2328036	Smith	Nicholas	Tyler	8/12/2024
2622465	Solomon	Angela	Adetinue Toyin	8/12/2024
2622472	Thompson	Christian	Dijhon	8/12/2024
2510208	Ting	Jostyl	Yves Corro	8/12/2024
1889647	Tucker	Jay	Alexander	8/12/2024
2008517	Uszynski	Patrick	David	8/12/2024
2448286	Valdovinos Delgado	Joseph	Brian	8/12/2024
2609157	Wilcher	Michael	J	8/12/2024
2033126	Williams	Heber	Nathaniel	8/12/2024
2612881	Wolf	Charles	Stephen	8/12/2024
2580661	Yacubu-Davis	Jamela		8/12/2024
1430457	Ochoa	Matthew	Thomas	8/12/2024
26862	Cicotte	Jennifer	Rebecca	8/12/2024
2622809	Alnagi	Abbas	Ahmed Jabbar	8/13/2024
2622694	Bell	Cody	Clark	8/13/2024
1992671	Black	Jeffery	Darnell	8/13/2024
1990434	Burch	John	Jordan	8/13/2024
2420425	Castro Urias	Jakeline		8/13/2024
2622147	Clifford	Billy	David	8/13/2024
2623250	Cook	Madelyne	Suzanne	8/13/2024
2622317	Crook	Tristan	Matthew	8/13/2024
176643	Daryanani	Michael	Junior	8/13/2024
2622943	Dawood	Reinase		8/13/2024
2530535	Deloach	Sharderia	Audrianna	8/13/2024
2039173	Felipe	Justin	Robert	8/13/2024

2622312	Gjelaj	Mark			8/13/2024
1750916	Harris	Tiger	Reid		8/13/2024
2607793	Heinlen	Keegan	Thomas		8/13/2024
2184635	Ingram	Gage	Tyler		8/13/2024
369057	Jimenez	Alexis			8/13/2024
2622331	Johnson	Essence	Carrington		8/13/2024
2140710	Jones	JaCoria			8/13/2024
1671106	Karski	Brian	William		8/13/2024
2622145	Kidney	Mason	Christopher		8/13/2024
498142	Luna	Balderys	M.		8/13/2024
1831907	Mata	Christopher	Anthony		8/13/2024
2625490	Morgan	Evan	Blake		8/13/2024
2607779	Mundy	Chance	Evan		8/13/2024
1787084	Ntow	Nana	Akwasi		8/13/2024
2607789	Pazand	Camron	Kazem		8/13/2024
2622541	Perkins	ShaVonne	Tanee		8/13/2024
2622988	Rankin-hill	Yvette	Kimberly		8/13/2024
2607773	Roberts	Payton	Ann		8/13/2024
2622288	Roberts	Qew	Derrick		8/13/2024
2607777	Runyon	Griffin	Patrick		8/13/2024
2359621	Wentzel	Brody	Michael		8/13/2024
2622324	Young	Jadyn	Elianna		8/13/2024
2622148	Zepeda	Dominic	Edward		8/13/2024
2508089	Acton	Mary	Jewell		8/14/2024
2607788	Au	Adrian			8/14/2024
2607784	Bronson	Jake	Allen		8/14/2024
2147535	Christmann	Michael	Anthony		8/14/2024
2071252	Costa	Michael	Robert		8/14/2024
2622981	Davis	Kingsley	Gerard	II	8/14/2024
2038002	Deadrick	Mary	Frances		8/14/2024
1892760	Dusch-Smith	Austin	Jade		8/14/2024
2162732	Fisher	Kevin		Jr.	8/14/2024
1563571	Fleming	Grace	Olivia		8/14/2024
2622834	Gamez Delgado	Annette	Jasmine		8/14/2024
2607781	Green	Jacob	Cole		8/14/2024
1776483	Gunn	Corey	Duane		8/14/2024
2622437	Henry	Parker	Douglas		8/14/2024
2055126	Hicks	Joshua			8/14/2024
2419264	Hogan	Isabella	Marie		8/14/2024
2622431	Hurd	Mario	Lee		8/14/2024
843233	Jefferson	Corey	Ryan		8/14/2024
249762	Jonart	Joseph	Paul		8/14/2024
2623046	Loschenkohl	Jo Ann			8/14/2024
954732	Miranda	Joseph		Jr.	8/14/2024

2607778	Montijo	Rocio	Hilda		8/14/2024
2607771	Orr	Nainoa	Douglas		8/14/2024
2609500	Perry	Antwahn	Lawayne	Jr	8/14/2024
2613806	Pittman	Brooke	Alexandria		8/14/2024
2624874	RUCKER	JAYLON	NICHALOS		8/14/2024
2529020	Schembre	Bobby	Joe	Jr	8/14/2024
2607281	Wilson	Sierra	Shianne		8/14/2024
2622812	Adler	Brett	Andrew		8/15/2024
2623042	Alubaidy	Ali			8/15/2024
2622538	Bowler	Quinn	Abbott		8/15/2024
2515028	Bricker	Matthew	Scott		8/15/2024
2612509	Bursey	Anthony	Wayne	Jr.	8/15/2024
1406662	Campman	Robert			8/15/2024
2584237	Freebird	Jacob	Anthony		8/15/2024
2622467	Gardner	Jemaun	D		8/15/2024
2230737	Glancy	Regan	Lanae		8/15/2024
2622565	Habib	Ammar	B		8/15/2024
248777	Hwang	David	Sun		8/15/2024
2557601	Kinzel	Zachary	Paul		8/15/2024
2622203	Lopez	David			8/15/2024
2623189	McLain	Drake	Forest		8/15/2024
2622251	Novotny	Jack	Henry		8/15/2024
2612438	Proano	Victoria	Aracely		8/15/2024
190057	Rodriguez	Louis	Andrew		8/15/2024
2622454	Trout	Joseph	Thomas		8/15/2024
19380	Valerio	Christiana	Lee		8/15/2024
588843	Vaught	Scott	Bradley	II	8/15/2024
2612498	Villasenor Phillips	Damian	Angel		8/15/2024
2622595	Wyrick-Carrales	Jessie	James		8/15/2024

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

Luke R. VanNatter

Luke R. VanNatter, Licensing Analyst

Delegated Authority
Week of 8/19/2024 through 8/23/2024

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following eighty-seven loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix	Date Approved
1557649	Crum	Kody	Eric		8/19/2024
2105240	Karkalis	Angelos			8/19/2024
1595188	Pedraza	Jonathan			8/19/2024
2101985	Bakal	Miranda			8/20/2024
1636044	Barquero	Edgar	Alan		8/20/2024
2622149	Blythe	David	Taylor Jung Pil		8/20/2024
2366502	Bodine	Trevor	Alexander		8/20/2024
929879	Cardonick	Scott	Leonard		8/20/2024
1587161	Cornell	Seth	Michael		8/20/2024
176773	Cornuaud	Paul	August		8/20/2024
1013686	Dennis	James	Patrick		8/20/2024
31794	Dunleavy	Gerald	Herbert		8/20/2024
2613027	Evans	Zachary	Peter		8/20/2024
377396	Evans-Harris	Dawn	Ulavia		8/20/2024
2357948	Finklang	Scott	Edward		8/20/2024
2463588	Freeze	Devin	James		8/20/2024
1050542	Gopal	Philippe	Andre		8/20/2024
1551817	Griffith	Daphne	Lynn		8/20/2024
2622497	Grisby Walker	Davon	DeQuonta		8/20/2024
1752158	Hackett	Derek	Edward		8/20/2024
2597060	Halligan	Michael	James		8/20/2024
2622401	Hannigan	Sam	Brady		8/20/2024
1238187	Harrell	Brandon	Eric		8/20/2024
664886	Helton	Rachel	Gregg		8/20/2024
2622980	Hornback	Cynthia	Lynette		8/20/2024
2622402	Johnson	Donnetta	Monique		8/20/2024
2292279	Knight	Zaily	Rodesly		8/20/2024
2219849	Kutz	Devon	Michael		8/20/2024
303564	Larichiuta	Zachary	K		8/20/2024
854012	Luce	Michael	Steven		8/20/2024
1409529	Martin	Emily	Suzanne		8/20/2024
237504	Oneal	Jeffrey	Alan		8/20/2024
1997252	Ortiz	Marilyn			8/20/2024

1677986	Shelton	Telisha	Carol		8/20/2024
1467152	Valles	Jorge	Miguel	Jr	8/20/2024
376123	Spencer	Alfred	Alfonza		8/20/2024
821094	Arnold	Eric	Adam		8/21/2024
2086417	Bohrnstedt	Brady	James		8/21/2024
1795409	Calihan	Charles	Thomas		8/21/2024
2622524	Castro	Leslie	Nicole		8/21/2024
441869	Cohn	Denise	Michelle		8/21/2024
178453	Hood	Robert	Christopher		8/21/2024
938244	Kemp	Rodney	Vasco	Jr.	8/21/2024
659314	Lewis	Steven	Robert		8/21/2024
875294	Lott	Kyle	Chance		8/21/2024
513127	Miller	Kara	Renae		8/21/2024
2617162	Muller	Frederick	Robert		8/21/2024
2606883	Reynolds	Loretta	Jane		8/21/2024
2484900	Roberts	Adriel	Josiah		8/21/2024
187179	Roberts	Josette	Maria		8/21/2024
1836781	Sambuco	Ryan	Michael		8/21/2024
2181342	Sciaudone	Daniel	Joseph		8/21/2024
562793	Scribner	William	Matthew		8/21/2024
2622972	Smith	Canyon	Lee		8/21/2024
2335906	Blandino	Brian	Joseph		8/22/2024
2038841	Bahr	Jacob	Rivers		8/23/2024
2598445	Bardarov	Hristo	Georgiev		8/23/2024
1191929	Beaudry	Sean	Michael		8/23/2024
1736548	Betts	Gregory	Berard		8/23/2024
384180	Bivona-Truman	Janine	Frances		8/23/2024
172723	Bourgeois	Bernard	Benedict		8/23/2024
243058	Burke	Sean	Christopher		8/23/2024
1812827	Carr	Brooklyn	Richelle Denise		8/23/2024
2609894	Davis	Dante	Jude		8/23/2024
1283361	Estimable	Allen	Fred		8/23/2024
2449760	Frias Rodriguez	Michael	Gabriel		8/23/2024
2626783	Gallagher	James	Cary		8/23/2024
2112289	Gardner	Shannon	Lynn		8/23/2024
2122534	Glover	Timothy	Eugene		8/23/2024
327329	Goens	Todd			8/23/2024
1319762	Gonzalez	Debra	Ann		8/23/2024
1849997	Johnson	Drennan	James		8/23/2024
981687	King	Michael	Wilson		8/23/2024
1055665	Kinnan	Patrick	Gearhart		8/23/2024
1649918	Latortue	Didier	Lawrence		8/23/2024
2615495	MacLaughlin	Heather	Lynn		8/23/2024
2632233	Marchitelli	Dante	Allan		8/23/2024

1979066	Meyer	David	Joseph	8/23/2024
114191	Nagle	Christopher	Martin	8/23/2024
2620625	Newberry	Caitlin	Elizabeth	8/23/2024
1313547	Nock	Eric	Edward	8/23/2024
1534684	Nolan-Saxon	Tyrell	Isaih	8/23/2024
2618296	Olivarez	Ashley		8/23/2024
2632241	Philistin	Jean Luc		8/23/2024
1689343	Solis	Dayan	S	8/23/2024
2573401	TIMPSON	NEWEL	Steed	8/23/2024
2507562	Walsh	Tyler	Scott	8/23/2024

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

Luke R. VanNatter

Luke R. VanNatter, Licensing Analyst

Delegated Authority
Week of 8/26/2024 through 8/30/2024

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following forty-seven loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix	Date Approved
742053	Berardi	Joseph	V		8/26/2024
2626859	Carbonara	Isabella	Rose		8/26/2024
352397	Guthrie	William	Clifford	III	8/26/2024
2629293	Mack	Stacy	L		8/26/2024
2608797	Marino	Barbara			8/26/2024
2625361	Rogers-Boctor	Maxwell	August		8/26/2024
1690412	Sherwood	Tarin	Michael		8/26/2024
2632237	Valdes	Nathaniel	Anthony		8/26/2024
41864	Labender	Mark	Howard		8/26/2024
2181848	Al-Rousan	Ousama	Omar		8/27/2024
2625878	Anderson	Donovan	William		8/27/2024
228419	ANDREYCHUK	ALEKSANDRA			8/27/2024
2430008	Applegarth	Bethany	Erin		8/27/2024
2386319	Bellido	Jose	Luis		8/27/2024
1939320	Cater	Isaac	Burton		8/27/2024
2481613	Grimaldo	David	Angel		8/27/2024
234507	Hermes	Brenda	Jo		8/27/2024
739712	Kaminski	Timothy	Michael		8/27/2024
2034927	Lavern	Dylan	Austin		8/27/2024
1591354	Nguyen	Linda	Kim Loan		8/27/2024
813575	Randle-Johnson	Lonnie	Emile	III	8/27/2024
2404016	Reiser	Caroline	Margaret		8/27/2024
2255857	Salmons	Hayden	Scott		8/27/2024
1969021	Smyser II	Charles	Phillip		8/27/2024
2319442	Walker	Richard	Alexander	III	8/27/2024
101646	Steigman	Robert	Frederick		8/27/2024
2185954	alkhalil	ahmed	hussain		8/28/2024
1914447	CHARLES	ANGELICA			8/28/2024
1452499	Cornejo	Reynaldo			8/28/2024
161492	Dwyer	Christopher	James		8/28/2024
2486642	Gandlmayr	Matthew	Stephen		8/28/2024
1219063	Himler	Tara	Marie		8/28/2024
2316666	Jackson	Joshua	Aaron		8/28/2024

392973	Li	Xin			8/28/2024
1916345	Lopez	Nicholas	J.		8/28/2024
2607903	May	Amanda	Grace		8/28/2024
155879	McCormick	Robert	Matthew		8/28/2024
2087821	McGuire	Angela	Lorraine		8/28/2024
1791776	Pfaff	Rudy	Matthew	III	8/28/2024
1709618	Roberts	Zachary	Seth		8/28/2024
2097654	Wilson	Andria	Lynne		8/28/2024
129267	Elliott	Jonathan	Lindsey		8/29/2024
2480122	Kaushal	Ansh			8/29/2024
955560	Molskow	Jack	Tate		8/29/2024
997634	Pebley	David	Duane		8/29/2024
1468509	Rasmussen	Marianne	Roskelley		8/29/2024
263293	Weiss	Karl	Edward		8/29/2024

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



Luke R. VanNatter, Licensing Analyst

ACTION TAKEN UNDER DELEGATED AUTHORITY

August 14, 2024

1. BIPPUS STATE BANK, HUNTINGTON, HUNTINGTON COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **4910 East Dupont Road, Fort Wayne, Allen County, Indiana**. The application was received on July 19th, 2024. The branch is to be known as the **Fort Wayne Branch**. This will be the institution's 5th branch. **APPROVAL IS RECOMMENDED - (AT)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

2. PEOPLES BANK, MUNSTER, LAKE COUNTY, INDIANA

The bank has applied to the Department for approval to relocate a branch office from **4824 West 147th Street, Midlothian, Cook County, Illinois** to **14757 South Cicero Avenue, Midlothian, Cook County, Illinois**. The application was received on May 15, 2024. The branch is to be known as the **Midlothian Banking Center**. The bank will continue to have 29 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

3. FORUM CREDIT UNION, FISHERS, HAMILTON COUNTY, INDIANA

The credit union has applied to the Department for approval to establish a branch office to be located at **10460 Olio Road, Suite 100, Fishers, Hamilton County, Indiana**. The application was received on July 26, 2024. The branch is to be known as the **Geist Olio Road Branch**. This will be the institution's 14th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

ACTION TAKEN UNDER DELEGATED AUTHORITY
September 3, 2024

1. FORUM CREDIT UNION, FISHERS, HAMILTON COUNTY, INDIANA

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

Farnsworth Metal Recycling, LLC – Indianapolis, Indiana – 45 members (common bond of occupation as defined by IC 28-7-1-10)

Rays Demolition, LLC – Clayton, Indiana – 16 members – (common bond of occupation as defined by IC 28-7-1-10)

Rolls Royce – Indianapolis, Indiana – 847 members – (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (AT)

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

2. SOUTHSTAR BANK, MOULTON, LAVACA COUNTY, TEXAS

An application for issuance of a certificate of admission was received from SouthStar Bank, Moulton, LaVaca County, Texas (“SouthStar”). SouthStar filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The bank is filing primarily for the purpose of marketing and originating self-directed IRA mortgage loans Indiana. CT Corporation, 334 North Senate Avenue, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Paramount. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (AT)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

3. JACKSON COUNTY BANK, SEYMOUR, JACKSON COUNTY, INDIANA

The bank has applied to the Department for approval to relocate a branch office from **611 A North State Street, North Vernon, Jennings County, Indiana** to **2353 North State Road 3, North Vernon, Jennings County, Indiana**. The application was received on August 20, 2024. The branch is to be known as the **North Vernon Banking Center**. The bank will continue to have 12 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CD

DIRECTOR APPROVED TF

68238

DELEGATED AUTHORITY

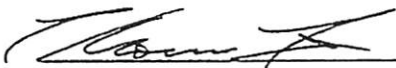
MONEY TRANSMITTER LICENSE APPLICATION

PingPong Global Solutions Inc applied via the Nationwide Multi-State Licensing System for a Money Transmitter License. The applicant has not been previously licensed by the Department. The applicant is based in San Mateo, California. The applicant is currently licensed in 39 states and the District of Columbia.

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

The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 28-8-4.1 and as stipulated in IC 28-8-4.1-505(c). The applicant is recommended for approval. (MDB)

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



Thomas Fite, Director

8-6-24
Date

68162

DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

Residential Wholesale Mortgage, Inc. applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in San Diego, California. The Applicant is licensed in nineteen states, and has pending applications in four other states including Indiana.

The Applicant will be engaging in first and second mortgage brokering and lending. The staff's review finds that the financial responsibility, character and fitness of the Applicant and officers and directors of the Applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). The Applicant is recommended for approval. (MDB)

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



Thomas Fite, Director

8-5-21

Date

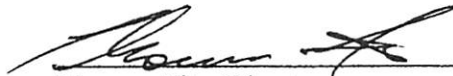
DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

Altitude Financial Corporation applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Tucson, Arizona. The Applicant is licensed in ten states.

The Applicant will be engaging in lending for first mortgage and manufactured housing lending, as well as brokering of first, second, and reverse mortgages, HELOCs, and manufactured housing loans. The staff's review finds that the financial responsibility, character and fitness of the Applicant and officers and directors of the Applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). The Applicant is recommended for approval. (MDB)

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



Thomas Fite, Director

7.28.24
Date


DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

Tomo Mortgage, LLC applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Stamford, Connecticut. The Applicant is licensed in thirty states and the District of Columbia.

The Applicant will be engaging in first mortgage brokering and lending. The staff's review finds that the financial responsibility, character and fitness of the Applicant and officers and directors of the Applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). The Applicant is recommended for approval. (MDB)

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



Thomas Fite, Director

8-29-24
Date

DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

ARDRI LLC applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Calabasas, California. The Applicant is licensed in thirteen states and the District of Columbia.

The Applicant will be engaging in first mortgage lending only. The staff's review finds that the financial responsibility, character and fitness of the Applicant and officers and directors of the Applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). The Applicant is recommended for approval. (MDB)

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



Thomas Fite, Director

8-3-24
Date

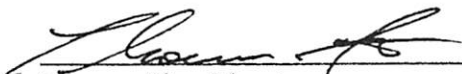
DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

Mortgage Factory LLC applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Bingham Farms, Michigan. The Applicant is licensed/registered in 19 states.

The Applicant will be engaging in first and second mortgage lending and brokering. The staff's review finds that the financial responsibility, character and fitness of the Applicant and officers and directors of the Applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). The Applicant is recommended for approval. (MDB)

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



Thomas Fite, Director

9-3-24
Date

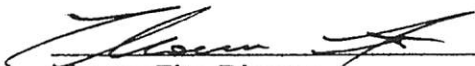
DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

Upstart Mortgage, LLC applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in San Mateo, California. The Applicant is licensed in 31 states and the District of Columbia.

The Applicant will be engaging in first and second mortgage lending. The staff's review finds that the financial responsibility, character and fitness of the Applicant and officers and directors of the Applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). The Applicant is recommended for approval. (MDB)

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



Thomas Fite, Director

9-3-24
Date