

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MINUTES OF MEETING**  
**January 11, 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; Troy Pogue, Chief Operations Officer; Nicole Buskill, General Counsel and Secretary; George Dremonas, General Counsel; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary; Alexander Tison, Depository Workflow Manager and Sharmaine Stewart, Administrative Assistant

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

A. Members Present: Mark Schroeder, Vice Chairman; Thomas C. Fite, Director; Jean Wojtowicz and Donald E. Goetz. Benjamin Bochnowski and John Kirk were present via Microsoft Teams.

B. Swearing in of the new board member.

Nicole Buskill, General Counsel, asked to swear in the new Board Member, Bryan Price, Buskill stated an oath of office, which Mr. Price repeated and then signed. The Members welcomed Mr. Price to the DFI.

C. Date of next meeting: February 8, 2024 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 200, Indianapolis, Indiana.

D. Approval of the minutes of the December 14, 2023 meeting.

**Vice Chairman Schroeder entertained a motion to approve the minutes. Ms. Wojtowicz moved approval of the minutes; Mr. Goetz seconded the motion. Ms. Buskill called roll for the vote. Mark Schroeder, Jean Wojtowicz, Tom Fite, Don Goetz, John Kirk, and Bryan Price all voted yes. The minutes were approved 6-0.**

**E. CONSUMER CREDIT DIVISION:**

**1. Resolution Authorizing the Initiation of a Rulemaking Process Which Will Amend the Mortgage Loan Originator Rule**

General Counsel George Dremonas presented a resolution authorizing the initiation of a rulemaking process to amend the mortgage loan originator rule at 750 IAC 9 (MLO Rule).

In support of the resolution, Mr. Dremonas presented that the resolution authorizes the department to initiate regular rulemaking to amend three categories of the MLO Rule: expanding the current definition "employee" to permit certain independent contractors to become licensed mortgage loan originators (MLOs) while at the same time adding a new section to the rule to promote consumer protection; registration of companies that provide mortgage loan processing and underwriting services, as well as supervision and sponsorship of individuals who perform such services to conform to federal law; and technical corrections. If approved, Mr. Dremonas stated that staff plans to work with the State Budget Agency for further approvals and then with the Legislative Services Agency to get the rule published.

Mr. Schroeder asked whether the amendment expanding the definition of employee to include independent contractors will apply to everyone and not just Rocket Mortgage. Mr. Dremonas responded that it will apply to everyone. Mr. Goetz commented that since the rule applies to everyone, there is no competitive advantage for Rocket Mortgage. Director Fite stated that Rocket Mortgage lobbied state-by-state to expand the definition of an employee and Indiana crafted a rule that is narrowly tailored to accomplish Rocket Mortgage's intent.

Jean Wojtowicz asked whether an economic impact statement must be prepared. Mr. Dremonas said yes. General Counsel Nicole Buskill added that there is a form to complete. Ms. Wojtowicz asked whether the economic impact statement will require a large effort. Ms. Buskill responded not for this rule. Director Fite added that the impact statement will also have to go to the small business ombudsman.

John Kirk asked whether licensing pre-requisites such as education requirements would apply to the independent contractors. Mr. Dremonas responded yes.

Bryan Price asked if the department would be conducting examinations. Mr. Dremonas responded yes. Director Fite added that the individuals still have to be licensed by the department, including undergoing background checks and annual training.

Ms. Buskill commented that the amendments in some ways are a continuation of our bill from last year. Director Fite stated eventually we may seek to move the MLO Rule into statute. Ms. Buskill summarized existing department rules and the new process for rulemaking.

**After hearing no other questions, Mr. Schroeder called for a motion to approve the resolution. Ms. Wojtowicz made the motion. Mr. Price seconded the motion. Mr. Schroeder called a roll-call vote. The motion passed 7-0.**

**2. First Lien Mortgage Lending License Revocation:**

An administrative hearing was held to consider revocation of Hometown Lenders, Inc. Indiana mortgage lending license number 22271. Hometown Lenders, Inc. did not appear



## Minutes of Members' Meeting

January 11, 2024

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at the Members meeting, of which it had been given proper and advanced notice. On behalf of the Department, General Counsel George Dremonas presented background and the basis for revocation.

Next, Deputy Director of the Consumer Credit division Miranda Bray informed the Members regarding the current status of matters with Indiana borrowers. Don Goetz asked who is ultimately responsible for the payments, the consumers? Ms. Bray said yes, adding that the company's bond is available to help consumers. Mr. Goetz then asked if any consumers contacted the department. Ms. Bray said no.

Mr. Dremonas noted that the grounds for revocation deliberately do not list alleged fraud because staff wanted to quickly initiate revocation proceedings. Director Fite added that the staff did not possess many documents that evidences fraud.

Jean Wojtowicz asked is there any reason to do a public service announcement inviting borrowers to contact the department. Ms. Bray responded that she is working with the Attorney General's office.

John Kirk asked whether this type of matter can be discovered during an examination. Ms. Bray responded it is something she has been working on since she arrived at the department. Director Fite added one challenge is that sometimes we accept examination reports from other states as our own. In that case, we do not see line-by-line what was done. Mr. Kirk offered to help consumer credit strengthen examination procedures.

**After hearing no other questions, Vice Chairman Schroeder called for a motion to revoke Hometown Lenders, Inc. Indiana license number 22271. Ms. Wojtowicz made the motion. Mr. Goetz seconded the motion. Mr. Schroeder called a roll-call vote. The revocation was approved 7-0.**


### **F. 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:**

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


APPROVED:

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Mark Schroeder, Vice Chairman

ATTEST:

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Nicole Buskill, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
December 13, 2023**

**1. GREENFIELD BANKING COMPANY, GREENFIELD, HANCOCK COUNTY, INDIANA**

Greenfield Banking Company ("Greenfield Banking") has applied for approval of a merger with CSB Trust Subsidiary, New Castle, Henry County, Indiana ("CSB Trust") pursuant to IC 28-1-7. CSB Trust will be a wholly owned interim corporate fiduciary subsidiary of Citizens State Bank of New Castle, New Castle, Henry County, Indiana ("Citizens State Bank"). CSB Trust will never be operational and is being formed to facilitate the pending acquisition and merger of all of the trust assets of Citizens State Bank by Greenfield Banking. The acquisition and merger will be accomplished by Citizens State Bank transferring to CSB Trust all of the trust assets of Citizens State Bank pursuant to IC 28-2-14-18. CSB Trust would become interim trustee under the relevant trust agreements for a moment in time. Immediately following the transfer, CSB Trust will be merged with and into Greenfield Banking pursuant to the terms of the acquisition agreement dated August 24, 2023. Following the merger transactions, Greenfield Banking will become successor fiduciary to all the trust accounts in place of CSB Trust. **APPROVAL IS RECOMMENDED – (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**2. 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:

Hendricks Therapy – Plainfield, Indiana – 60 members (common bond of occupation as defined by IC 28-7-1-10)

Family Preservation Reunification Services LLC – Indianapolis, Indiana – 3 members (common bond of occupation as defined by IC 28-7-1-10)

Family and Community Partners LLC – Indianapolis, Indiana – 4 members (common bond of occupation as defined by IC 28-7-1-10)

Hoosier Cancer Research Network Inc. – Indianapolis, Indiana – 55 members (common bond of occupation as defined by IC 28-7-1-10)

**APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY**  
**December 20, 2023**

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

The bank has applied to the Department for approval to relocate a branch office from **221 East Main Street, Kewanna, Fulton County, Indiana**, to the **Corner of Main Street and Smith Street, Kewanna, Fulton County, Indiana**. The application was received on November 27, 2023. The branch is to be known as the **Kewanna Branch**. The bank will continue to have 3 branches after the relocation.  
**APPROVAL IS RECOMMENDED - (KS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF


**DELEGATED AUTHORITY**

**MORTGAGE LENDING LICENSE APPLICATION**

**Point Digital Finance, Inc.**, applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Palo Alto, California. The Applicant is licensed in fifteen states and the District of Columbia.

The Applicant will be engaging in HELOC 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

12-12-23  
Date



65375

**DELEGATED AUTHORITY**

**MORTGAGE LENDING LICENSE APPLICATION**

The **Mortgage Link, Inc.**, applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Rockville, Maryland. The Applicant is licensed in twenty-eight states and the District of Columbia.

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

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

  
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Thomas Fite, Director

12-12-23  
Date



65376

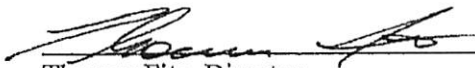
**DELEGATED AUTHORITY**

**MORTGAGE LENDING LICENSE APPLICATION**

My Move Mortgage, LLC applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Sandy, Utah. The Applicant is licensed in 13 states.

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

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

  
\_\_\_\_\_  
Thomas Fite, Director

12-12-23  
Date

DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

KV Mortgage LLC applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Frisco, Texas. The Applicant is licensed in eight states.

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

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

  
Thomas Fite, Director  
Date 12-12-23

65377

65379


**DELEGATED AUTHORITY**

**MORTGAGE LENDING LICENSE APPLICATION**

**Vizion Mortgage, LLC** applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Owensboro, Kentucky. The Applicant is licensed only in Kentucky.

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

  
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Thomas Fite, Director

12-12-23  
Date

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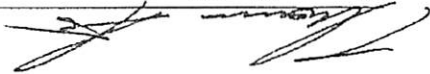
DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

think one mortgage inc applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Staten Island. The Applicant is licensed in twenty states.

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

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

  
\_\_\_\_\_  
Thomas Fite, Director

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12-12-23  
Date



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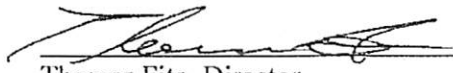
DELEGATED AUTHORITY

MORTGAGE LENDING LICENSE APPLICATION

The Change Company CDFI LLC applied via the Nationwide Multi-State Licensing System for a new Mortgage Lending license. The Applicant is based in Anaheim, California. The Applicant is licensed/registered in eighteen states and the District of Columbia.

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

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

  
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Thomas Fite, Director

12-19-23  
Date

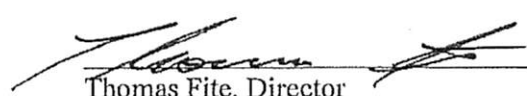
65378

**DELEGATED AUTHORITY**  
**CONSUMER LOAN LICENSE APPLICATION**

**Truvion**, applied via the Nationwide Multi-State Licensing System for a new Consumer Loan license. The Applicant is based in Irvine, California. The Applicant has held an Indiana Mortgage Lending License since June 28, 2023. The Applicant is licensed in 13 states.

The Applicant will be engaging in originating and servicing consumer loans and purchasing and servicing automobile-secured retail installment contracts. 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). Applicant is recommended for approval. (MDB)

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

  
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Thomas Fite, Director

12.12.23  
Date

65397

DELEGATED AUTHORITY

MONEY TRANSMITTER LICENSE APPLICATION

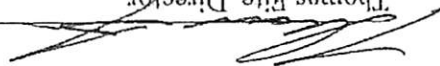
Betlink, LLC applied via the Nationwide Multi-State Licensing System for a Money Transmitter License. The applicant has not been previously licensed by the Department. The applicant is based in New York, New York. The applicant is currently licensed in twenty-five states.

The applicant will offer consumer-to-consumer money transmission services that are licensable under IC 28-8-4.

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 and as stipulated in IC 28-8-4-35. The applicant is recommended for approval. (MDB)

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

Thomas Fite, Director



Date

12-14-23

65398

DELEGATED AUTHORITY


MONEY TRANSMITTER LICENSE APPLICATION

Booking Holdings Financial Services USA LLC applied via the Nationwide Multi-State Licensing System for a Money Transmitter License. The applicant has not been previously licensed by the Department. The applicant is based in New York, New York. The applicant is currently licensed in seven states. The applicant does not engage in cryptocurrency business activities.

The applicant is seeking a license in Indiana to begin offering consumers wallets for fiat currency in order to purchase goods and services offered by a number of unaffiliated travel service providers.

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 and as stipulated in IC 28-8-4-35. The applicant is recommended for approval. (MDB)

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

  
Thomas Fite, Director

12-14-23  
Date



65422

**DELEGATED AUTHORITY**

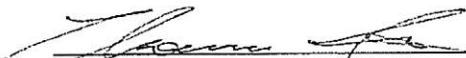
**MONEY TRANSMITTER LICENSE APPLICATION**

**Flutterwave Payments, LLC** applied via the Nationwide Multi-State Licensing System for a Money Transmitter License. The applicant has not been previously licensed by the Department. The applicant is based in Miami, Florida. The applicant is currently licensed in thirteen states.

The applicant will offer consumer-to-consumer money transmission services through their website and proprietary software that are licensable under IC 28-8-4.

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 and as stipulated in IC 28-8-4-35. The applicant is recommended for approval. (MDB)

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

  
\_\_\_\_\_  
Thomas Fite, Director

12-14-23  
Date

**Delegated Authority**  
**Week of December 3 to December 8, 2023**

**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 applications from the following forty-eight mortgage loan originator applicants 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.

<b>NMLS #</b>	<b>Last Name</b>	<b>First Name</b>	<b>Middle Name</b>	<b>Suffix</b>	<b>Date Approved</b>
2497457	Alvarez	Gabriel	Cazanas		12/3/2023
614759	Braxton	Cordelia	Renee		12/3/2023
2412150	Chandler	Ryan	Nathan		12/3/2023
1497035	Christmon	Erik	Emanuel		12/3/2023
2535715	Roberts	KiJana	Isaih		12/3/2023
1137924	Wilkerson	Britainy	Gay		12/3/2023
362628	Bozek	Greg	J		12/4/2023
1700171	Brown	Rachel	Lynne		12/4/2023
2001552	DeVault	Richard	Michael		12/4/2023
658745	Hunter	Craig	Allan		12/4/2023
1616593	Johnson	Ashley	Marie		12/4/2023
502012	McReynolds	Shelley	Elizabeth		12/4/2023
198034	Ouellette	Cory	Stephen		12/4/2023
2108691	Ponce	Josue	Isaias		12/4/2023
157390	PUGMIRE	NATHAN	DARRELL		12/4/2023
2053730	Younes	Ahmad			12/4/2023
2461938	Asso	Brandon	Firas		12/5/2023
2548639	Bonno	Vincent			12/5/2023
1968938	Diaz	Roberto		Jr	12/5/2023
41318	Moatz	Raymond	Leon		12/5/2023
1934963	Schlegel	Peter	David	Jr.	12/5/2023
2491839	Allen	Natalie	Marie		12/6/2023
2480666	Brunton	Alex	Oliver		12/6/2023
2285974	Burke	Shannon	Pauline		12/6/2023
1701883	Gautcher	Christina	R		12/6/2023
2274873	Heiner	Garrett	Bruce		12/6/2023
350093	Hill	Michael	Errin William		12/6/2023
2492548	Humphries	Andrew	Tyler		12/6/2023
1055330	Jacobs	Eric	Jason		12/6/2023
1694147	Machometa	James	Peter	Jr	12/6/2023

496698	McCloy	Michael		12/6/2023
541267	Stuckey	Michele	Bono	12/6/2023
2337335	Vengoechea	Maria	Adelaida	12/6/2023
2392345	Wagner	Kierstin	Renee	12/6/2023
1295378	Bashi	Alan	John	12/7/2023
1595859	Hollis	William	Douglas	12/7/2023
820797	Locklear	Garrett	Blair	12/7/2023
2503137	Santivasci	Stephen	Francis	12/7/2023
1855456	Stepinski	Geoffrey	Michael	12/7/2023
1461443	Yaldo	Angelo	Basil	12/7/2023
2532281	Aiken	Genaro	Athony	12/8/2023
1224870	Balawajder	Gregory	John	12/8/2023
1482084	Frempter	Rebecca		12/8/2023
2546501	Harrington	Walter	Greenway	12/8/2023
945196	Laursen	Brian	Robert	12/8/2023
2534458	Mansour	Simon	David	12/8/2023
1933621	Templeton	Sean	Thomas	12/8/2023
1745825	Weber	Anastasia	S	12/8/2023

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 who approved the license applications listed above.

*Angi Bailey*

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Angi Bailey, Project Manager

**Delegated Authority**  
**Week of 12/11/2023 through 12/15/2023**

**Mortgage Loan Originator Applications**

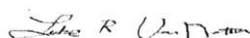
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following forty-six loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory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

<b>NMLS #</b>	<b>Last Name</b>	<b>First Name</b>	<b>Middle Name</b>	<b>Suffix</b>	<b>Date Approved</b>
91018	Albrich	Brian	Edward		12/11/2023
1210102	Bellas	Seth	Michael		12/11/2023
353087	DeLoach	Jason			12/11/2023
218321	Jean	Terrell	Dwayne		12/11/2023
1628828	Johnson	Dante	Marquette		12/11/2023
1731546	Anton	Jacob	Soloman		12/11/2023
852506	Al-Hardan	Mohsen			12/11/2023
2535957	Batiste	Adrian	Michael	Jr.	12/12/2023
331342	Izgarsheva	Svetlana			12/12/2023
2548664	Martin	Michael	Christopher		12/12/2023
2493696	Begum	Shana			12/13/2023
2089117	Hancock	Kerissa	Marie		12/13/2023
292630	Kelsch	Hoss	Michael J		12/13/2023
56573	Lowe	Benjamin	Erich		12/13/2023
2264476	Medrano	Sunny	Louise		12/13/2023
1889870	Torres	Cayla	Ann		12/13/2023
1793041	Smith	Jennifer	Lynn		12/13/2023
589888	Ahrens	Melanie	Marie		12/14/2023
1875295	Brashier	Robert	Calvin	III	12/14/2023
625552	Candell	Juan	Carlos		12/14/2023
2050917	Derksen	Steven	Ray		12/14/2023
487518	Pedroso	Kelly	Renee		12/14/2023
1150504	Purcell	Jason	Reed		12/14/2023
2268018	White	William	George	III	12/14/2023
2547966	Aguilar	Alberto	Joaquin		12/15/2023
2548262	Barcelo	Jesus	Francisco		12/15/2023
2539974	Barocio	Mayra	Alejandra		12/15/2023
2547709	Bewley	Perry	Michael		12/15/2023
2547998	Brock	Chase	Royle		12/15/2023
2520314	Chatman	Clinton	Walker		12/15/2023
2292937	Erwin	Deonte			12/15/2023
1508637	Groves	Christoffer	William		12/15/2023
2548587	Hoffa	Nicholas	Alexander		12/15/2023



2547941	Joseph	Matthew	Steven		12/15/2023
2540027	Joyce	Darryn		Jr.	12/15/2023
114850	Latsko	John	Christopher		12/15/2023
303855	Miller	Shawn	Kennedy		12/15/2023
899536	Peachee	Heather	S		12/15/2023
2539985	Roheny	Nathaniel	Ali		12/15/2023
2539913	Shumpert	Darrell	Lamar	Sr.	12/15/2023
863003	Smith	Christa	A		12/15/2023
2279242	Songer	Kyle	Andrew		12/15/2023
2535042	Stoudemire	Nicolas	Rian		12/15/2023
153667	Tiburzi	Jason	Michael		12/15/2023
2127202	Tith	Alicia	Lav		12/15/2023
1174329	Welsch	Nicole	Beth		12/15/2023

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.




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Luke R. VanNatter, Licensing Analyst

**Delegated Authority**  
**Week of 12/18/2023 through 12/22/2023**

**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-three 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.

<b>NMLS #</b>	<b>Last Name</b>	<b>First Name</b>	<b>Middle Name</b>	<b>Suffix</b>	<b>Date Approved</b>
2545550	Diaz	Joshua	Roman		12/18/2023
2535034	Gillen	Nathan	Ricardo		12/18/2023
2541705	Grabner	Kali	Lynn		12/18/2023
76136	Hagler	John	Raymond		12/18/2023
2544642	Hearn	Melissa	Lynn		12/18/2023
2541743	Hoyt	Eric	David		12/18/2023
2542806	Ingram	Addison	Delaney		12/18/2023
2337607	Ketchen	Ryan	Christopher		12/18/2023
2547833	Kretchman	Alexander	Robert		12/18/2023
2544862	Manworren	Lucas	Ian		12/18/2023
2543617	Marlow	Desiree	Justice		12/18/2023
325906	Mertens-Pickett	Kathryn	Jean		12/18/2023
1452350	Moreland	Brent	Anthony		12/18/2023
2549372	Raciti	Enrico	Raphael		12/18/2023
2548029	Salaj	Arian			12/18/2023
2547974	VanNostran	Matthew	James		12/18/2023
1314341	Lang	Becca			12/18/2023
28042	Moses	Daniel	Scott		12/18/2023
658379	Crugnale	Ashley	Laura		12/18/2023
636016	Goff	Stacy	Marie		12/18/2023
2469899	McCormick	Lindsey	Marie		12/19/2023
1658603	McMullen	Michael	Anthony		12/19/2023
2511319	Rohler	Brock	Michael		12/19/2023
2547882	Turner	Broderick	Grant		12/19/2023
1231219	Zeuner	Christian	Charles		12/19/2023
90896	Carlucci	Thomas		III	12/20/2023
2548716	Griffis	Joshua	James		12/20/2023
2548712	Zamora	Charles	Edward	III	12/20/2023
269740	Baragary	Mary	Catherine		12/21/2023
2547985	Bautista	Geovan	Antonio		12/21/2023
253528	Burczewski	James	R		12/21/2023
2547943	Gamez	Miguel			12/21/2023
2212617	Horner	Richard	Paul	Jr.	12/21/2023

1599556	Hoxworth	Richard	Duane	Jr	12/21/2023
1620678	Lewis	John	Shelton		12/21/2023
2547879	Mccain	Devin	Thomas		12/21/2023
435340	Mehanna	Mohamed			12/21/2023
2547845	Montoya	Moses	Jared		12/21/2023
2227115	Rodriguez	Alejandro			12/21/2023
2547889	Trease	Ellen	Elizabeth		12/21/2023
1656077	Wang	Longfeng			12/21/2023
2540100	Young	Aaron	Dashonne	Jr.	12/21/2023
1135906	Durieu	Matthew	Steven		12/21/2023
190345	Grunwald	Todd	Christopher		12/21/2023
2548590	Bagby	Liam	Chapman		12/22/2023
1708822	Barkatt	Cassidy	Marie		12/22/2023
2547901	Best	Brendon	Kekamakamakanaokealani		12/22/2023
2543702	Broughton	Lavell	Maurice		12/22/2023
2548705	Garner	Brendon	Cade		12/22/2023
2548276	Goldon-Miller	Christina	Marie		12/22/2023
2547832	Hall	Alyssa	Marie		12/22/2023
2548703	Jerdee	Camden	Robert		12/22/2023
2543745	Latture	Evan	Gerald		12/22/2023
2358217	McKibbin	Carter	Wesley		12/22/2023
2547694	Mendieta	Samuel	Kristopher		12/22/2023
2547852	Muro Montoya	Sharleen	Naomy		12/22/2023
2548695	Pappin	Jesse	Joseph		12/22/2023
407491	Powell	John	Edward	Jr.	12/22/2023
2024464	St Claire	Dane	J		12/22/2023
2547897	Yagloski	Blake	Ritchard		12/22/2023
2547906	Bailey	Travis	Carl		12/22/2023
2550674	Payne	Matthew			12/22/2023
2288452	Gonzalez	Mayanara			12/22/2023

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*

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Luke R. VanNatter, Licensing Analyst



**Delegated Authority**  
**Week of 12/25/2023 through 12/29/2023**

**Mortgage Loan Originator Applications**

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

NMLS #	Last Name	First Name	Middle Name	Suffix	Date Approved
2534413	Beydoun	Rony			12/27/2023
2533670	Elmoore	Alexus	Mercedes		12/27/2023
314451	Hollingsworth	Beau	Denise		12/27/2023
2050719	Johnson	Matthew	Scott		12/27/2023
1735821	Miranda Yanez	Cesar	O		12/27/2023
2548593	Montgomery	Jasmine	Renee		12/27/2023
226116	Mott	Rebecca	Leigh		12/27/2023
2548717	Ogilvie	Alexander	Wallace		12/27/2023
1022664	Cahoon	James	Spencer		12/27/2023
756742	Benson	Maia	Lis		12/28/2023
2539910	Cowans	Oksana	Teon		12/28/2023
2550680	Fletcher	Wesley	Lake		12/28/2023
2543724	Guagenti	Chase	Maxwell		12/28/2023
1402810	Madalone	Angela	Marie		12/28/2023
444744	Puzzuoli	Chris			12/28/2023
370835	Bautista	Lorine	Alison Miller		12/29/2023
2543713	Chavira	Ricardo			12/29/2023
2547951	Demings	Demetri	Austin		12/29/2023
1179659	Moreman	Martin	R.		12/29/2023
2548271	Robertson	Matthew	George		12/29/2023
41041	Salerno	Brad	Raymond		12/29/2023
2539907	Selimovic	Melisa			12/29/2023
2547870	Shaw	Saydi	Joyce		12/29/2023
224542	Warbinton	Lee	A		12/29/2023
2540070	Williams	Alicia	Tyree		12/29/2023

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.

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