



Monthly Mortgage Summary

Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division
 Monthly Summary of Mortgage Activities for the Period Ending April 2012

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Mortgage Call Report Reminder

This is a reminder that the Mortgage Call Report ("MCR") required by O.C.G.A. Section 7-1-1004.1 is due within 45 days of the end of every calendar quarter. **First quarter data (January 1 – March 31, 2012) must be filed through the NMLSR by May 15, 2012.**

Companies that fail to file quarterly MCRs prior to the deadline will be assessed a fine and may subject their Georgia license to revocation. Any outstanding fines owed to the Department must be paid through its secure website at:

<https://bkgfin.dbf.state.ga.us/MortgageDocs/MtgFinePay.html>.

For more information about the requirements surrounding the MCR, please refer to the NMLSR website at:

<http://mortgage.nationwidelicensingsystem.org/slr/common/mcr/Pages/default.aspx>.

Quarters	Time Period	MCR Deadline
Quarterly Due Dates for the Residential Mortgage Loan Activity (RMLA) component of the MCR (Due within 45 days of the end of every calendar quarter):		
Q1	(January 1 – March 31)	May 15
Q2	(April 1 – June 30)	August 14
Q3	(July 1 – September 30)	November 14
Q4	(October 1 – December 31)	February 14

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final

- **Glezen, Robert Neil, Duluth, GA** - Order to Cease and Desist issued 03/02/2012 became final 04/03/2012.
- **Diverse Resource Business and Tax Firm, Inc., Union City, GA** - Order to Cease and Desist issued 03/12/2012 became final 04/12/2012.
- **Modification Team, The, Lawrenceville, GA** - Order to Cease and Desist issued 01/13/2012 became final 04/30/2012.

Mortgage Loan Originator License Denials

IDNUM	NMLS#	NAME	CITY	ST	DENIED
32991	189127	James Edward Bensch	Lawrenceville	GA	04/10/2012
33036	51776	ROBERT CHRISTOPHER WEST	Selden	NY	04/10/2012
33638	179054	Leonard Coulter	Louisville	KY	04/10/2012
33730	362247	Meagan Marie Donovan	Mount Laurel	NJ	04/10/2012
27155	245690	Charles Britton Mask	Social Circle	GA	04/26/2012

Fine Information

Information regarding fines assessed against a specific licensee for which there is no pending administrative action is available on an individual licensee basis by submitting a written request to the following e-mail address: dbfmort@dbf.state.ga.us

FINE REASON AND COUNT

- 2 Fines for Failure to Perform Background Checks

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN APRIL 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
26179	201715	O	Christopher Jong Lee	Irvine	CA	05/07/2010	04/06/2012
26673	213216	O	Kelley Michelle Sullivan	Savannah	GA	05/21/2010	04/06/2012
26691	149521	O	Vernega Damoris Williams	Buford	GA	05/28/2010	04/06/2012
29218	9904	O	Justin Richardson	Murphy	TX	07/09/2010	04/06/2012
30752	133421	O	William Joseph Prudden	Lewis Center	OH	11/19/2010	04/06/2012
26618	180429	O	Richard James Borda	East Berlin	PA	05/07/2010	04/13/2012
24473	174347	O	Clinton James Crebbin	Charlotte	NC	06/18/2010	04/13/2012
28842	152967	O	George Clifford Lewis	Marietta	GA	06/18/2010	04/13/2012
29194	146237	O	Michael Bruce Ackerman	Norcross	GA	06/25/2010	04/13/2012
26971	211490	O	Kenneth Joseph Rizza	Lawrenceville	GA	07/16/2010	04/13/2012
29802	177369	O	Nicholas Ryan Edwards	New Castle	IN	08/06/2010	04/13/2012
30094	101596	O	MICHAEL RUSSELL KEMPTER	Marietta	GA	09/17/2010	04/13/2012
30520	313256	O	Brett Daniel Leonhardt	Charlotte	NC	10/22/2010	04/13/2012
30782	372283	O	VITON VACHIRA	Irvine	CA	01/28/2011	04/13/2012
27750	72028	O	Richard Dustin McCain	Atlanta	GA	08/13/2010	04/27/2012
26635	31355	O	Aaron David Pelarske	Atlanta	GA	04/06/2012	
30866	293562	O	David Anthony LiVolsi	Sterling Heights	MI	04/06/2012	
32033	267022	O	Yu Mochitani	Foothill Ranch	CA	04/06/2012	
33494	826598	O	Deborah Eileen McKenna	Detroit	MI	04/06/2012	
33573	204322	O	ERIN BROOKE HARDEN	Carrollton	GA	04/06/2012	
33773	860072	O	Adam Joseph Klapper	Westfield	IN	04/06/2012	
33866	837494	O	Shawn Zachary-Todd Brock	Indianapolis	IN	04/06/2012	
33889	867319	O	Keri Nichole Allison	Atlanta	GA	04/06/2012	
33902	20773	O	James Terrance Groth	Carmel	IN	04/06/2012	
33903	873255	O	Heyward Horton Jr.	LaGrange	GA	04/06/2012	
33906	873252	O	Kevin Reese Brooks	Ball Ground	GA	04/06/2012	
33930	288612	O	Kayla Abigail Butler	Humble	TX	04/06/2012	
33931	448511	O	Gerald Stephen Cardillo JR	Apex	NC	04/06/2012	
33939	453194	O	Jeannie M Cheek	Watkinsville	GA	04/06/2012	
33956	221530	O	Duane Edward Miner	Woodruff	SC	04/06/2012	
33957	182335	O	San Diego Enrique Sutton	Philadelphia	PA	04/06/2012	
33969	793575	O	Michael Shawn Spelts	Yukon	OK	04/06/2012	
33975	117105	O	George Allen Hrivnak	Strongsville	OH	04/06/2012	
34007	252838	O	David Joseph Dziadon	Las Vegas	NV	04/06/2012	
34016	455621	O	RHONDA ROBINSON BUSBY	Portal	GA	04/06/2012	
34018	332439	O	Kimberli Durfield	Corona	CA	04/06/2012	
34022	868509	O	Brian R Barnard	Atlanta	GA	04/06/2012	
34026	864502	O	Jean Kim	Orange	CA	04/06/2012	
34029	200485	O	Ralph Linsangan	Dearborn	MI	04/06/2012	
34031	846686	O	Anita Caroline Loyd Stewart	Warner Robins	GA	04/06/2012	
34034	831813	O	Kim Smith Farris	Roswell	GA	04/06/2012	
34041	625770	O	Brandon Matthew Carpenter	Chandler	AZ	04/06/2012	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN APRIL 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
34058	428509	O	Toyo Chen	IRVINE	CA	04/06/2012	
34060	144082	O	Brandon Marcel Gibbons	LITTLE ELM	TX	04/06/2012	
34063	867045	O	Aric Donald Kuhn	Galloway	OH	04/06/2012	
34065	878141	O	Alan Keith Rice Jr	Alpharetta	GA	04/06/2012	
34071	375732	O	Anthony Peter Iacona	Royal Oak	MI	04/06/2012	
34072	582575	O	Matthew Scott Jones	Monkton	MD	04/06/2012	
34074	455100	O	Brenda Ann Miller	Commerce	GA	04/06/2012	
34076	613221	O	Margaret Amelia Webb	Jacksonville	FL	04/06/2012	
34078	872197	O	Jonathon Andrew Chuk	Phoenix	AZ	04/06/2012	
34079	874401	O	Chelsea Daniela Guarriello	Atlanta	GA	04/06/2012	
34081	872263	O	Christine Joy Kingsbury	Atlanta	GA	04/06/2012	
34083	861234	O	Evan Douglas Missig	Troy	MI	04/06/2012	
34085	879881	O	Nicholas Alton Newby	Kennesaw	GA	04/06/2012	
34086	119885	O	Jason Matthew Schenk	Mount Laurel	NJ	04/06/2012	
34093	850730	O	Louis Joseph Dinzeo	Brandon	FL	04/06/2012	
34094	30909	O	Wyman Brent Jacobs	Anthem	AZ	04/06/2012	
34097	395391	O	James Michael Sommers Jr	Clearwater	FL	04/06/2012	
34099	838661	O	Stephanie Marie Cords	Plymouth	MI	04/06/2012	
34100	860853	O	Antonio Vittorio Evangelista	Shelby Twp.	MI	04/06/2012	
34101	774671	O	Chaz George Fiscella	Cleveland Heights	OH	04/06/2012	
34102	398926	O	Michell Christiane Galli	Weatherford	TX	04/06/2012	
34104	872122	O	Scott Michael Launius	Ypsilanti	MI	04/06/2012	
34105	871760	O	Justin Robert Lawrence	Dearborn	MI	04/06/2012	
34106	716621	O	Stephen R Pitman	Mount Juliet	TN	04/06/2012	
34107	871759	O	Johnathan Patrick Strieter	East China	MI	04/06/2012	
34109	812556	O	Yi Ying Sun	Marietta	GA	04/06/2012	
34111	861727	O	Glenn Thomas Shanahan	Scottsdale	AZ	04/06/2012	
34118	757946	O	Justin Philip Singer	Aston	PA	04/06/2012	
34119	881203	O	Kevin Michael Worm	Jessup	MD	04/06/2012	
34125	839679	O	Adam Jacob Crutchfield	Columbia	MO	04/06/2012	
34126	885840	O	Richard Macon Dunn	Roswell	GA	04/06/2012	
34131	385820	O	Brandon Scott Pyke	Detroit	MI	04/06/2012	
34132	881200	O	Paul Christopher Schmidt	Baltimore	MD	04/06/2012	
34133	872123	O	Wiesam Adib Shamaoun	Troy	MI	04/06/2012	
34136	258554	O	James Edward Gimblet	Forest Hill	MD	04/06/2012	
34168	813567	O	Logan Roarke Fitzpatrick	Ferndale	MI	04/06/2012	
34172	203903	O	Melinda Ann Blum McGlothlin	Owings Mills	MD	04/06/2012	
34174	838702	O	Ajla Puric	Clinton Township	MI	04/06/2012	
34179	892877	O	Gary Stephen Wilens	Rancho Santa Margarita	CA	04/06/2012	
24861	37900	O	Gina Choungha Hwang	Santa Ana	CA	04/13/2012	
30613	256681	O	Timothy Leonard Jerome	Grosse Pointe	MI	04/13/2012	
33520	825162	O	Timothy Jay Wilson	Augusta	GA	04/13/2012	

**MORTGAGE LOAN ORIGINATOR LICENSEES
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GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33734	536652	O	Bryant O'Neal Easterling	Richmond Hill	GA	04/13/2012	
33779	555967	O	Nathen Arron Garcia	Thornton	CO	04/13/2012	
33840	17581	O	Stephen Harlan Cox	Irvine	CA	04/13/2012	
33858	641970	O	Jimmy De La Oliva	Englewood	CO	04/13/2012	
33963	279249	O	Paul Alan Erck	Overland Park	KS	04/13/2012	
34013	852881	O	Angela Kari Windham	Eatonton	GA	04/13/2012	
34015	861688	O	Dustin Ross Anderson	Pinckney	MI	04/13/2012	
34019	658968	O	David M Monsour	Tyrone	GA	04/13/2012	
34042	555042	O	Felipe Patino	Centennial	CO	04/13/2012	
34061	878627	O	Christopher Robert Glavin	Atlanta	GA	04/13/2012	
34067	835000	O	Kevin Michael Tappy	Mission	KS	04/13/2012	
34069	869986	O	Matthew Jerome Adkins	Douglasville	GA	04/13/2012	
34073	391322	O	Angel Luis Melendez	Newark	NJ	04/13/2012	
34075	469370	O	Daniel Adam Stallings	Douglasville	GA	04/13/2012	
34084	376291	O	Andrew Nathan Necowitz	Riverside	NJ	04/13/2012	
34098	847784	O	Marcus Lorenzo Askew	Lansing	MI	04/13/2012	
34103	302835	O	WOJONG KIM	Chino Hills	CA	04/13/2012	
34113	866487	O	John B. Craig	Canton	GA	04/13/2012	
34117	305795	O	Rebecca Lynn Selkirk	Mckinney	TX	04/13/2012	
34129	106846	O	Frank Michael Kruckel	Clinton Twp	MI	04/13/2012	
34130	147695	O	David Charles Oliver	Aberdeen	MD	04/13/2012	
34138	836288	O	john wesley sutter	Atlanta	GA	04/13/2012	
34139	887248	O	Calvin Bradley Chester	Powder Springs	GA	04/13/2012	
34140	217847	O	Kristina Roberts Conner	Kinnelon	NJ	04/13/2012	
34141	881073	O	Michael John Nawrocki	Troy	MI	04/13/2012	
34142	83676	O	Lee Edward Richardson	Stow	OH	04/13/2012	
34151	393785	O	Robert Lawrence Bailey	Nashville	TN	04/13/2012	
34152	883321	O	Kathleen Patricia Connors Ms.	Rocklin	CA	04/13/2012	
34153	389612	O	Ronald Lewis Brewington	Willingboro	NJ	04/13/2012	
34155	881070	O	Joseph Peter DeAngelo	Royal Oak	MI	04/13/2012	
34157	858653	O	Laila Jamileh Hinton	Palmetto Bay	FL	04/13/2012	
34161	828201	O	David Hollis Taylor	Vista	CA	04/13/2012	
34162	222900	O	KARI CHRISTINA VARNER	White	GA	04/13/2012	
34169	339728	O	Chad Joseph Justice	Cleveland	OH	04/13/2012	
34170	813579	O	Patrick Joseph Kroetsch	Troy	MI	04/13/2012	
34176	392451	O	Adam Phillip Spigelman	Marlton	NJ	04/13/2012	
34177	60095	O	James L Talbot	River Ridge	LA	04/13/2012	
34178	800349	O	Blake Evan Wieden	Baldwin City	KS	04/13/2012	
34182	884529	O	Joseph Dale Bixler	Charlotte	NC	04/13/2012	
34186	860842	O	Russell Perry Cross	Jacksonville	FL	04/13/2012	
34187	860581	O	Derek Brendan Danowski	Warren	MI	04/13/2012	
34188	881072	O	Elizabeth Claire Johnston	Grosse Pointe Farms	MI	04/13/2012	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN APRIL 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
34191	889706	O	Tanya T McTeer	Woodstock	GA	04/13/2012	
34203	868934	O	Christopher Scott Hill	Columbia	MO	04/13/2012	
34205	397847	O	Edward Rom Peterson Jr.	Louisville	KY	04/13/2012	
34206	874049	O	Vadim Andreyvich Potafiy	Tulsa	OK	04/13/2012	
34207	11750	O	David Thomas Trevarrow	Orion Township	MI	04/13/2012	
34208	884527	O	Christopher George Trueman	Charlotte	NC	04/13/2012	
34209	884522	O	Andrew James Whiten	Charlotte	NC	04/13/2012	
33755	831364	O	Christopher Clifton Wheeler	Salt Lake City	UT	04/20/2012	
33824	6174	O	Brian Stefen Shibley	Atlanta	GA	04/20/2012	
33856	728468	O	Michael Joseph Cavanaugh Jr.	Philadelphia	PA	04/20/2012	
33927	471800	O	Calvin Bruce Russell	Encinitas	CA	04/20/2012	
33972	85137	O	James Harrison Bowers	Charlotte	NC	04/20/2012	
34080	340686	O	Coleman Alan Hundebly	Irvine	CA	04/20/2012	
34082	417756	O	Albert Duane Lusk Jr.	Egg Harbor Twp.	NJ	04/20/2012	
34143	881074	O	Curtis Eugene Stone Jr.	Howell	MI	04/20/2012	
34165	141467	O	Diane Judith Bauer	Rockaway	NJ	04/20/2012	
34171	873500	O	ESTHER ANN LEE	ATLANTA	GA	04/20/2012	
34180	466334	O	Robert Leonard Zobel Jr.	Riverside	IL	04/20/2012	
34181	884523	O	David Chadwick Baucom	Harrisburg	NC	04/20/2012	
34235	493381	O	Jessica Mae Hohn	Belleville	MI	04/20/2012	
34236	402241	O	Joey Eugene Jones	Lenexa	KS	04/20/2012	
34242	227951	O	Fabio Humberto Posada	Whittier	CA	04/20/2012	
34244	17694	O	Adam Michael Temple	Louisville	KY	04/20/2012	
34289	833570	O	Weien David Wu	Wyncote	PA	04/20/2012	
34295	872262	O	Sheri Singer Levin	Dunwoody	GA	04/20/2012	
34296	864807	O	Eric Benjamin Schaffer	Charleston	SC	04/20/2012	
34299	892387	O	Curt Douglas Campbell	Farmington Hills	MI	04/20/2012	
34300	813565	O	Michael Stuart Eash	New Baltimore	MI	04/20/2012	
33626	396617	O	Jeremy Nathaniel Ball	Marietta	GA	04/27/2012	
33966	207040	O	Carlos Alberto Morales	Atlanta	GA	04/27/2012	
33968	202707	O	Jeffrey Stephen Spatz	Atlanta	GA	04/27/2012	
34045	834633	O	KIRK LEN HOLLOWAY	KENNESAW	GA	04/27/2012	
34159	343886	O	Gay Lee Pelley	Weldon Spring	MO	04/27/2012	
34192	883329	O	Blaikie Ashley Martin Paisley	Granite Bay	CA	04/27/2012	
34193	254970	O	Peter Charles Pistey	Bend	OR	04/27/2012	
34194	894296	O	Marcus Tyrone Powell	Costa Mesa	CA	04/27/2012	
34195	878127	O	Clifford Lawrence Stockamp	Morristown	IN	04/27/2012	
34201	892130	O	Shelli Marie Campbell	Star	ID	04/27/2012	
34210	861699	O	Scott Daniel Wilson	Madison Heights	MI	04/27/2012	
34239	195833	O	Lori Standridge Muffoletto	Douglasville	GA	04/27/2012	
34243	253223	O	David Edward Stone	Lafayette	CA	04/27/2012	
34287	897402	O	Andi Loraine Swan	Canton	GA	04/27/2012	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN APRIL 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
34288	881606	O	Vance Logan Witt	Cleveland	OH	04/27/2012	
34297	590219	O	Catherine Eakin Steele	Chattanooga	TN	04/27/2012	
34301	249485	O	Eric Christopher Fundner	Cave Creek	AZ	04/27/2012	

TOTAL: 171

**MORTGAGE BROKERS, LENDERS, PROCESSORS AND REGISTRANTS
APPROVED OR REINSTATED IN APRIL 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL	REINSTATED
24278	149932	L	HT Mortgage Company	Houston	TX	03/26/2010	04/06/2012
33960	886838	B	First Choice Processing, LLC	CUMMING	GA	04/06/2012	
33937	333659	L	GreenBox Loans Inc.	LOS ANGELES	CA	04/06/2012	
34038	2221	L	Pacific Union Financial, LLC	SANTA ANA	CA	04/06/2012	
34149	280559	B	First Financial Mortgage Services LLC	OVERLAND PARK	KS	04/13/2012	
33990	862539	L	DEVAL LLC	Vienna	VA	04/27/2012	

TOTAL: 6

LICENSE STATUS CHANGE INDICATORS & MORTGAGE LICENSE CODES– (In Tables)			
License Status Indicators		(MBCODE) - Mortgage License Codes	
*	Upgrade Broker to Lender	B	Broker
#	Upgrade Lender to Registrant	P	Processor
+	Downgrade Lender to Broker	L	Lender
•	Downgrade Registrant to Lender	R	Registrant
		O	Originator

**MORTGAGE BROKER AND LENDER LICENSEES / REGISTRANTS
REVOKED, WITHDRAWN OR EXPIRED IN APRIL 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	EXPIRED	WITHDRAWN
19392	171105	BD	Rock of Ages International Enterprise	Norcross	GA	04/20/2012		
5873	144554	BD	Monticello Mortgage Corporation	ATLANTA	GA			04/04/2012
25621	21712	BD	GoMax Lending Inc.	GLENDALE	CA			04/09/2012
14799	50083	LD	1st Choice Mortgage/Equity Corp of Lexington	COLUMBIA	SC			04/30/2012

TOTAL: 4

**MORTGAGE LOAN ORIGINATOR LICENSEES
REVOKED, WITHDRAWN OR EXPIRED IN APRIL 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	EXPIRED	WITHDRAWN
26665	152907	OD	Curtis James Prinz	Brunswick	OH		04/03/2012	
27608	107426	OD	GARY MICHAEL MATKIN	SALT LAKE CITY	UT		04/03/2012	
28447	187977	OD	Emil Thomas Kokolari, Jr.	Olmsted Falls	OH		04/03/2012	
28693	291516	OD	Jason Randall Riner	Bogart	GA		04/03/2012	
29472	157352	OD	Nathan Ronnie Warnock	Macon	GA		04/03/2012	
30381	282066	OD	Nam H. Kim	Fullerton	CA		04/03/2012	
25535	214812	OD	Chekeim Wymes	Atlanta	GA		04/12/2012	
26841	69209	OD	David Renner	Chesterland	OH		04/12/2012	
27511	250369	OD	April Miller	Smyrna	GA		04/12/2012	
28917	166552	OD	Aidan Noel McCluskey	Ridgewood	NJ		04/12/2012	
30230	209615	OD	Peter James Tourigny	Manhattan Beach	CA		04/12/2012	
30495	253308	OD	Thomas Modica	Miami Beach	FL		04/12/2012	
31135	292790	OD	Jessica Louise Anastasio	Rosford	OH		04/12/2012	
31381	255240	OD	PERLA KARINA WRIGHT	ORANGE	CA		04/12/2012	
27450	85140	OD	Amanda Nicole Rodriguez	Charlotte	NC		04/13/2012	
28379	28423	OD	Geoffrey Anthony Niespolo, II	Oakland Twp	MI		04/20/2012	
31254	376127	OD	Scott David Suever	Ferndale	MI		04/20/2012	
28203	228785	OD	Rochelle Springer Howard	Douglasville	GA			04/11/2012
27136	158339	OD	Erik Jamison Waterman	Marietta	GA			04/17/2012
25140	158874	OD	Todd Joseph Raley	Lutherville	MD			04/30/2012
25485	27294	OD	Gregory Thomas Cox	Narragansett	RI			04/30/2012

TOTAL: 21



HOLIDAY OBSERVANCE—OFFICE CLOSING

This is a reminder that the Department will be closed on **Monday, May 28th** for the Memorial Day holiday.

**Georgia Department of
Banking and Finance**

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We're on the Web!
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The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers/processors, lenders and loan originators, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

*Our **MISSION** is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.*

*Our **VISION** is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.*

Our Motto is: "Safeguarding Georgia's Financial Services"

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