

Monthly Mortgage Summary



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

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Continuing Education Requirements for 2013 License Renewal: Reminder to Mortgage Loan Originators and Mortgage Brokers / Processors

On or before October 31, 2012, mortgage loan originators (“MLOs”) and mortgage brokers / processors must obtain 8 hours of continuing education to renew their licenses for 2013.

Mortgage brokers / processors and MLOs approved for licensure that obtained their pre-licensing education in 2012 **DO NOT** have to obtain continuing education for the 2013 license renewal.

Continuing education obtained by MLOs for license renewal must be:

- ◆ taken for the required number of hours in the following areas of study:
 - ☑ 3 hours in federal law and regulations;
 - ☑ 2 hours in ethics, which shall include instruction on fraud, consumer protection and fair lending issues;
 - ☑ 2 hours in training related to lending standards for the nontraditional loan product marketplace; and
 - ☑ 1 hour in coursework that covers changes made to the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000, and its corresponding regulations.
- ◆ approved by the Nationwide Mortgage Licensing System and Registry (“NMLSR”) and offered by an authorized person or entity;
- ◆ taken in a classroom setting or on-line; and
- ◆ acquired on January 1, 2012, through October 31, 2012.

Similarly, mortgage brokers / processors licensed by the Department must obtain 8 hours of approved continuing education between January 1, 2012, through October 31, 2012. **Mortgage brokers also licensed as mortgage loan originators are only required to obtain 8 hours of continuing education in the areas designated above.**

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Continuing Education Requirements for 2013 License Renewal: Reminder to Mortgage Loan Originators and Mortgage Brokers / Processors

(Continued from page 1)

Mortgage brokers / processors that are not licensed as mortgage loan originators must obtain a minimum of 8 hours of continuing education in areas that include the mortgage brokering process; federal mortgage law, rules, and regulations; Georgia residential mortgage law, rules and regulations; mortgage loan applications and required supporting documentation; fraud; ethics; and/or any other topic pertinent to the operation of a mortgage brokering business in Georgia. At least 1 hour of continuing education must be obtained in coursework that is concentrated on fraud detection and prevention.

To find out when and where necessary course work will be offered to satisfy Georgia's continuing education requirements, mortgage licensees should visit the NMLSR website at <http://mortgage.nationwidelicencingsystem.org/profreq/education/Pages/default.aspx>.

Changes in Requirements and Method for Reporting Continuing Education (CE) to the Department

Unlike last year, Georgia-licensed MLOs WILL NOT have to login to the Department's secure website to report their 2012 CE courses. The NMLSR now has the capability of generating a report that will allow the Department to verify compliance with Georgia-specific CE requirements.

However, Georgia licensed or registered mortgage brokers and processors will still need to report their CE courses to the Department since this information is not captured in the NMLSR. The Department will be utilizing a web-based survey to capture CE course information for mortgage brokers / processors. In addition, if a mortgage broker / processor is also a MLO, that information will be requested in the survey and the mortgage broker's / processor's CE information associated with his/her MLO license in the NMLSR will be utilized.

Stay tuned for more detailed information about the new CE survey process in the September 2012 issue of the Department's Monthly Mortgage Summary.



Department Issues Proposed Rulemaking and Provides Opportunity to Comment

On August 14, 2012, pursuant to the provisions of the Georgia Administrative Procedures Act, Official Code of Georgia Annotated (O.C.G.A.) Chapter 50-13 and by authority of O.C.G.A. § 7-1-61, O.C.G.A. § 7-1-663; O.C.G.A. § 7-1-1012, and other cited statutes, the Georgia Department of Banking and Finance (Department) gave notice of its intent to adopt new and amended rules. The proposed changes are in part responsive to law changes during the 2012 legislative session. Comments to the Department must be received by the close of business **Monday, September 17, 2012**.

You may view or download the Proposed Rules from our website under Related Files on the Laws and Regulations page (<http://dbf.georgia.gov/laws-and-regulations>) or directly from http://dbf.georgia.gov/sites/dbf.georgia.gov/files/related_files/site_page/DBFProposedRulemaking_8-14-2012.pdf

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final

- **Attary, Amir, Ann Arbor, MI** - Order to Cease and Desist issued 07/20/2012 became final 08/27/2012.
- **Davis, Cyrus, Marietta, GA** - Order to Cease and Desist issued 07/26/2012 became final 08/27/2012.
- **Franchi, Antonio Joseph, Ann Arbor, MI** - Order to Cease and Desist issued 07/20/2012 became final 08/27/2012.
- **Kaplan, Elliot Mark, Oakland Park, FL** - Order to Cease and Desist issued 07/20/2012 became final 08/27/2012.
- **Kirkland, Linda, Marietta, GA** - Order to Cease and Desist issued 07/26/2012 became final 08/27/2012.
- **Legacy Holding Group, San Francisco, CA** - Order to Cease and Desist issued 04/10/2012 became final 08/20/2012.
- **O'Neil, Scott, individually, and DBA SCS Private Funding DBA Secure Cash Systems, Marietta, GA** - Order to Cease and Desist issued 07/26/2012 became final 08/28/2012.
- **Secure Cash Systems, LLC dba SCS Private Funding, Smyrna, GA** - Order to Cease and Desist issued 07/26/2012 became final 08/28/2012.
- **Simpac Lending LLC DBA My Resource Pro, Santa Rosa, CA** - Order to Cease and Desist issued 07/25/2012 became final 08/27/2012.
- **United Financial Consulting, Duluth, GA** - Order to Cease and Desist issued 07/25/2012 became final 08/27/2012.

Mortgage Loan Originator License Denials

IDNUM	NMLS#	NAME	CITY	ST	DENIED
27456	281757	Jillian J. Sheridan	Loganville	GA	08/30/2012

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

1 Fine for Employment of a Felon

1 Fines for Failure to Perform Background Check

MORTGAGE LICENSEES / REGISTRANTS EXPIRED OR WITHDRAWN IN AUGUST 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	EXPIRED	WITHDRAWN
30271	265713	OD	Paul Allen Williams	Dallas	TX		08/02/2012
32652	713762	OD	Danielle Rae Krozek	Eastpoine	MI		08/02/2012
33078	713787	OD	Desiree Jacqueline Dial	Southfield	MI		08/02/2012
33454	825723	OD	Girard Brandon Braxton	Oak Park	MI		08/02/2012
33518	838706	OD	Alyssa Marie Ruiz	Troy	MI		08/02/2012
33602	831382	OD	Alyce Lynn Powell	Lewisville	TX		08/02/2012
34285	813600	OD	Ellen Marie Rouleau	Harper Woods	MI		08/02/2012
34313	585359	OD	Jozsef Kopacz	Novi	MI		08/02/2012
32228	457293	LD	Entrust Mortgage, LLC	Little Rock	AR		08/06/2012
33112	424778	OD	Cindy Gayle Schluskel	White Lake	MI		08/07/2012
33426	826969	OD	Michael John Stafford	Harrison Township	MI		08/07/2012
34310	813619	OD	Brandon Daniel Zanger	Livonia	MI		08/07/2012
34343	47683	OD	Dawn Michelle Self	Middletown	IN		08/07/2012
28272	21292	OD	Rachel Corrin Robinson	Saint Clair Shores	MI		08/09/2012
32339	424790	OD	Kevin Carlos Healey	romulus	MI		08/13/2012
34494	892389	OD	John Woolfolk Moye	Pontiac	MI		08/13/2012
34726	838689	OD	Wolodymyr Jaroslaw Kostiuik	Warren	MI		08/13/2012
33953	838707	OD	Kevin James Ruzylko	Northville	MI		08/15/2012
24444	193007	OD	Stephen Joseph Znoj	Acworth	GA		08/24/2012

TOTAL: 19

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 LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN AUGUST 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
25652	210032	O	Ronald William Eaton	La Verne	CA	04/23/2010	08/10/2012
27185	227718	O	David Lee O'Bryant	Marietta	GA	07/23/2010	08/10/2012
25231	181339	O	GARY WAYNE DAWSON	Yorba Linda	CA	11/12/2010	08/24/2012
25673	155641	O	Susan K Irwin	Canton	GA	04/23/2010	08/31/2012
35256	885167	O	Rachael Marie Duggan	Ferndale	MI	08/03/2012	
24587	133319	O	Mark Anthony Giannotti	Schwenksville	PA	08/03/2012	
34196	261186	O	Richard Rey Salazar	Hoffman Estates	IL	08/03/2012	
34843	306146	O	Donald E Sternhagen	Kirkwood	MO	08/03/2012	
34913	359781	O	SID ANTHONY SKIEVASKI	SNOHOMISH	WA	08/03/2012	
34938	925031	O	Michael Brooks Talley	Ringgold	GA	08/03/2012	
34942	38785	O	Neale LeVoy Beightol Jr	Gainesville	FL	08/03/2012	
34947	398493	O	John Aaron Farris	Tampa	FL	08/03/2012	
34977	197764	O	Bonnie G. Barney	Sandy	UT	08/03/2012	
34996	140372	O	Michael David Mastin	Waxhaw	NC	08/03/2012	
35001	618018	O	Robert David Ryan-Rounseville	Clifton	NJ	08/03/2012	
35003	918590	O	ZHIQUN XU	Roswell	GA	08/03/2012	
35035	926707	O	William Edward Richeson Jr.	Farmington Hills	MI	08/03/2012	
35041	551930	O	Victoria Baldwin Tuttle	Stone Mountain	GA	08/03/2012	
35048	589335	O	Christopher Gabriel Barkan	Charlotte	NC	08/03/2012	
35074	589245	O	Michael Kevin Bradley	Belmont	NC	08/03/2012	
35080	926672	O	Alexan Paul Hagopian	Ypsilanti	MI	08/03/2012	
35089	28151	O	Geoffrey Schmidt	Broadview Heights	OH	08/03/2012	
35110	33026	O	David Olejniczak	Royal Oak	MI	08/03/2012	
35131	90880	O	Shannon Smith Keziah	Charlotte	NC	08/03/2012	
35134	861223	O	Christopher Wayne Machwart	Detroit	MI	08/03/2012	
35135	355295	O	Andrew Matkovic	North Royalton	OH	08/03/2012	
35148	913867	O	Donald Lloyd Schroeder	Berea	OH	08/03/2012	
35151	203063	O	Michael Logan Baumann Sr.	Indianapolis	IN	08/03/2012	
35181	418788	O	Scott Gregory Larkin	Cornwall	NY	08/03/2012	
35193	269305	O	Thomas Gerald Grundy	Orange	CA	08/03/2012	
35198	929381	O	Trevor Nathan Shaw	Chattanooga	TN	08/03/2012	
35202	589305	O	Adam Justin Wirt	Charlotte	NC	08/03/2012	
35213	905748	O	Adam Duke Cardellino	Marietta	GA	08/03/2012	
35214	913804	O	Christian Adrian Ciltara	North Royalton	OH	08/03/2012	
35217	767078	O	Jeremy Parker Hatcher	Jacksonville	FL	08/03/2012	
35220	33979	O	Daniel Limberg	Northville	MI	08/03/2012	
35221	913826	O	Brian Markowicz	Anthem	AZ	08/03/2012	
35222	8623	O	Scott Lee Maroon	Palatine	IL	08/03/2012	
35224	221966	O	Lawrence Matthew Palmer	glenview	IL	08/03/2012	
35225	913722	O	Christopher Paul Venier	Chandler	AZ	08/03/2012	
35226	224997	O	Harold Wesley Walls	Winder	GA	08/03/2012	
35227	925262	O	Allen Michael Zelno	Quakertown	PA	08/03/2012	
35228	921007	O	Allison Lynn Belcher	Jacksonville	FL	08/03/2012	
35230	913350	O	Calen Hans Clark	Scottsdale	AZ	08/03/2012	
35232	908443	O	Tyler Joseph Evans	Cumming	GA	08/03/2012	
35233	900845	O	Brian David Fazio	Croswell	MI	08/03/2012	
35234	919285	O	Justin Tab Roberts	Bogart	GA	08/03/2012	

MORTGAGE LOAN ORIGINATOR LICENSEES APPROVED OR REINSTATED IN AUGUST 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35236	109086	O	James Arden Ferrero	Charlotte	NC	08/03/2012	
35238	123451	O	Steven P Finnegan	Knoxville	TN	08/03/2012	
35246	934942	O	Joseph Bryant Byrd II	Roswell	GA	08/03/2012	
35247	937863	O	Christopher kyle Hogan	douglasville	GA	08/03/2012	
35248	891509	O	Olivia Ashley Ikeler	Sterling Heights	MI	08/03/2012	
35249	838678	O	Matthew Eric Jackson	Detroit	MI	08/03/2012	
35257	929941	O	Richard Edward Essenburg	Marietta	GA	08/03/2012	
35258	910931	O	Stephen Corey Holloway	New Palestine	IN	08/03/2012	
35259	861723	O	Merrill Lynn Magowan	Phoenix	AZ	08/03/2012	
35261	284853	O	Sheila Lynn Karlowsky	Moorpark	CA	08/03/2012	
35262	861222	O	Gordon Joseph Lynett	Dearborn	MI	08/03/2012	
35269	208185	O	Andrea Scott Fowler-Pyatt	Cypress	TX	08/03/2012	
35271	923854	O	Matthew Blane McDonald	Ypsilanti	MI	08/03/2012	
35278	931335	O	Alex Michael Butt	Parkton	MD	08/03/2012	
35279	826806	O	Thomas Aloysius Clark Jr	Clarkston	MI	08/03/2012	
35280	926983	O	Thomas Dylan Hall	Smyrna	GA	08/03/2012	
35282	108936	O	Derek Macaulay Johnson	Baton Rouge	LA	08/03/2012	
35283	920995	O	Jeremy Alan Painter	Jacksonville	FL	08/03/2012	
35289	907284	O	Julianne Edith Causey	Jacksonville	FL	08/03/2012	
35290	275490	O	Jacob Darrell Crane	Royal Oak	MI	08/03/2012	
35291	8840	O	Kimberly Jo Finkel	Antioch	IL	08/03/2012	
35292	367060	O	Daniel Jordan Gourash	Cleveland	OH	08/03/2012	
35293	913827	O	Jonathan Edwin McFarland	Cleveland	OH	08/03/2012	
35294	902568	O	Danielle Burke Paton	Shelby Township	MI	08/03/2012	
28428	152417	O	Susan Jarrett Spellmann	Braselton	GA	08/10/2012	
30206	225225	O	Timothy Jenkins	Powder Springs	GA	08/10/2012	
30282	161017	O	John Bailey Partain	Philadelphia	PA	08/10/2012	
34826	890544	O	Marie Blount	Atlanta	GA	08/10/2012	
34829	419110	O	Joseph Michael Nittoli JR	Livingston	NJ	08/10/2012	
34890	906844	O	Craig Albert Spears	Canton	GA	08/10/2012	
34916	899496	O	Brian Keith Williams	CHARLOTTE	NC	08/10/2012	
34925	726345	O	Daniel Keoni Maurin	Fullerton	CA	08/10/2012	
35072	320399	O	Craig Alan Ahtzehn	Crown Point	IN	08/10/2012	
35103	718928	O	William Joseph Heon	San Diego	CA	08/10/2012	
35109	416554	O	Andrew Dennis Muro	Belleville	NJ	08/10/2012	
35174	890523	O	Jason Michael Wilson	Suwanee	GA	08/10/2012	
35177	818011	O	Chase Goodwin Berrong	Conyers	GA	08/10/2012	
35185	298497	O	Kerwin Pasqua Morns	Atlanta	GA	08/10/2012	
35215	195574	O	Lloyd Darin DuPre	Lexington	SC	08/10/2012	
35239	49975	O	Robert Pirchala	Clifton	NJ	08/10/2012	
35240	930060	O	Nicole Kristen Whorton	FRISCO	TX	08/10/2012	
35241	270177	O	Liliana Yee	Virginia Beach	VA	08/10/2012	
35255	430029	O	Patricia Ann Clements	Passaic	NJ	08/10/2012	
35260	658858	O	Elizabeth C Gordon	Canton	GA	08/10/2012	
35263	205711	O	Brad Jeffrey Miller	philadelphia	PA	08/10/2012	
35267	10245	O	David James Anema II	Toms River	NJ	08/10/2012	

MORTGAGE LOAN ORIGINATOR LICENSEES APPROVED OR REINSTATED IN AUGUST 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35268	672170	O	Christopher Leighton Banzali	Mount Laurel	NJ	08/10/2012	
35281	28145	O	Michelle Lea Huff	Columbia	MO	08/10/2012	
35284	913711	O	Carolyn Ann Thues	Belleville	MI	08/10/2012	
35287	920222	O	Martin Alvarado-Cortes	Galloway	OH	08/10/2012	
35295	818172	O	Kaitlyn Hollis Renshaw	Newport	RI	08/10/2012	
35297	217596	O	Seth Alan Workman	Shaker Heights	OH	08/10/2012	
35298	913874	O	Robert Michael Zuber	Gates Mills	OH	08/10/2012	
35303	926651	O	Travis Thomas Blackledge	Novi	MI	08/10/2012	
35305	6894	O	Christi Leigh Brewer	Atlanta	GA	08/10/2012	
35306	927791	O	Colin Alexander Connery	Birmingham	MI	08/10/2012	
35308	870494	O	Samantha Harris	Inkster	MI	08/10/2012	
35309	938361	O	Elizabeth Lynn Kalembkiewicz	Detroit	MI	08/10/2012	
35310	926684	O	Brent Alan Kossick	Commerce Twp.	MI	08/10/2012	
35313	926720	O	Salaon Silver Takona	Ann Arbor	MI	08/10/2012	
35314	426606	O	Duane S. Wiseley	Kimball	MI	08/10/2012	
35315	913079	O	John Robert Aoun	Wixom	MI	08/10/2012	
35316	913411	O	Steven James Fox	Royal Oak	MI	08/10/2012	
35319	938375	O	Michael Anthony Parrett	Greenwood	IN	08/10/2012	
35320	847920	O	Matthew John Thompson	Phoenix	AZ	08/10/2012	
35321	913717	O	Jason Michael Todd	Lincoln Park	MI	08/10/2012	
35325	938316	O	Grant Benjamin Beauman	Richmond	MI	08/10/2012	
35326	938319	O	Safe Aaron Brewer	Bloomfield Hills	MI	08/10/2012	
35327	913335	O	Ian Matthew Burgess	Berkley	MI	08/10/2012	
35330	913345	O	Kevin Michael Chubb	Bloomfield Hills	MI	08/10/2012	
35331	938323	O	Ronald Robert Cooper	Novi	MI	08/10/2012	
35332	938838	O	Evan Neal Cunningham	Southfield	MI	08/10/2012	
35334	861162	O	Taylor Christopher Green	Royal Oak	MI	08/10/2012	
35335	938854	O	Kathryn Brigid Heffernan	Kent	OH	08/10/2012	
35340	938916	O	Julie Elizabeth Reynolds	Lakewood	OH	08/10/2012	
35341	913671	O	Ilir Sinistaj	Clarkston	MI	08/10/2012	
35342	938943	O	Andrew Michael Stokes	St. Clair Shores	MI	08/10/2012	
35343	501392	O	Eugene Graham Strickland	Centennial	CO	08/10/2012	
35345	938956	O	Jordan Scott TerHorst	Holland	MI	08/10/2012	
35346	938426	O	Nicholas Clifton Theisen	Newport	MI	08/10/2012	
35352	546285	O	Sonja Lane Bullard	Cumming	GA	08/10/2012	
35355	938327	O	Joshua Clay Dutt	Macomb	MI	08/10/2012	
35356	938847	O	Scott Ryan Eckersley	Royal Oak	MI	08/10/2012	
35357	847814	O	Dylan Jeffery Feamster	Lincoln Park	MI	08/10/2012	
35359	938807	O	Nicolas Gerardo Garazo	Mayfield Heights	OH	08/10/2012	
35363	938810	O	Maura Colette Hagan	Rocky River	OH	08/10/2012	
35366	913817	O	Teresa Michelle Kuznik	Brunswick	OH	08/10/2012	
35367	938366	O	Andrew Paul Loscko	Rochester Hills	MI	08/10/2012	
35368	938899	O	Brett Christopher Mangold	Royal Oak	MI	08/10/2012	
35369	938377	O	Erik Irving Olson	Farmington Hills	MI	08/10/2012	
35371	938390	O	Alexander Francis Rossi	Grosse Pointe Park	MI	08/10/2012	
35372	938397	O	Diana Marie Sesto	Clinton Township	MI	08/10/2012	

MORTGAGE LOAN ORIGINATOR LICENSEES APPROVED OR REINSTATED IN AUGUST 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35374	424782	O	Theodore Jordan Theodoroff III	Ferndale	MI	08/10/2012	
35375	938436	O	Kiara Olivia Nicole Ward	Detroit	MI	08/10/2012	
35376	938966	O	Ryan Andrew Zender	Fairview Park	OH	08/10/2012	
35219	846889	O	John Gerard Kohler	Westampton	NJ	08/17/2012	
28810	200555	O	James Theodore Dorsey	Ellenwood	GA	08/17/2012	
33586	834210	O	James Anton Gortva	Palatine	IL	08/17/2012	
33589	838386	O	Thomas Robert Looze	Roselle	IL	08/17/2012	
35077	459151	O	Douglas Kevin George	Kansas City	MO	08/17/2012	
35144	871972	O	Addie Geneva Price	Cary	NC	08/17/2012	
35191	418812	O	Kenneth David Duxbury	Walden	NY	08/17/2012	
35195	913816	O	Christopher Hernandez	Bay Village	OH	08/17/2012	
35250	155676	O	Cathy Elaine Thomason	Cumming	GA	08/17/2012	
35302	833869	O	Jerome Scott Azure	Flower Mound	TX	08/17/2012	
35307	69961	O	Linda Mae Barlow Cox	Centennial Park	AZ	08/17/2012	
35311	310108	O	Fadia Joe Merhi	Acworth	GA	08/17/2012	
35312	519754	O	Mark Alan Schumacher	Greenville	SC	08/17/2012	
35317	893642	O	BROOKE H PHUN	LAWRENCEVILLE	GA	08/17/2012	
35328	927787	O	Zachary Tadhg Cain	Scottsdale	AZ	08/17/2012	
35329	927788	O	Joseph Patrick Carrigan	Scottsdale	AZ	08/17/2012	
35333	938850	O	Igor Valerian Fedkiv	Broadview Heights	OH	08/17/2012	
35336	861166	O	Cody Adam Johnson	Brownstown	MI	08/17/2012	
35338	938914	O	Matthew Dennis Murphy	Clinton Township	MI	08/17/2012	
35339	938374	O	Thomas Jalal Nannoshi	Livonia	MI	08/17/2012	
35350	938315	O	Jasmine Janine Asbell	Novi	MI	08/17/2012	
35351	203959	O	Schuyler Hudson Bronner	Alpharetta	GA	08/17/2012	
35353	180314	O	Kendall Radcliffe Burt	Eagle Mountain	UT	08/17/2012	
35358	938338	O	Paul Leonard French	Pleasant Ridge	MI	08/17/2012	
35364	589282	O	Woody Alan Haskins	Chalrotte	NC	08/17/2012	
35373	938423	O	Ryan Matthew Stasa	Carleton	MI	08/17/2012	
35379	912798	O	Jeremy Steven Bach	Auburn	GA	08/17/2012	
35381	131871	O	John Michael Hough Jr	Middletown	MD	08/17/2012	
35382	368573	O	Amada Maria Sampedro	Miami	FL	08/17/2012	
35383	938313	O	Jeffrey Ronald Adams	Chelsea	MI	08/17/2012	
35384	27455	O	Edward Berger	Bloomfield Hills	MI	08/17/2012	
35386	823820	O	Daniel Chandler Fogg	Coventry	RI	08/17/2012	
35389	938583	O	James Thomas Locke	Canton	MI	08/17/2012	
35390	785032	O	Joli DeAnne Lyon	Newnan	GA	08/17/2012	
35392	91755	O	SCOTT MARC ROSSMEISL	CHARLOTTE	NC	08/17/2012	
35394	915209	O	Erin Kathleen Benson	Sewell	NJ	08/17/2012	
35396	913809	O	Sarah Lauren Frisby	Eastlake	OH	08/17/2012	
35398	377501	O	Joshua Timothy Hartnett	Independence	MO	08/17/2012	
35400	938358	O	Jeffrey William Jones	Saginaw	MI	08/17/2012	
35403	940244	O	Jonathan David Powell	Marietta	GA	08/17/2012	
35404	938918	O	Robert Michael Ross	Waterford	MI	08/17/2012	
35405	921722	O	Jacob Tyler Sarvis	Jacksonville	FL	08/17/2012	
35406	913872	O	Taysir Yamin	westlake	OH	08/17/2012	

MORTGAGE LOAN ORIGINATOR LICENSEES APPROVED OR REINSTATED IN AUGUST 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35409	71389	O	Thomas William Cole	Pendleton	IN	08/17/2012	
35411	922573	O	Devon Christopher Fenske	Medford	NJ	08/17/2012	
35413	833630	O	Michael Lee Merritt	Houston	TX	08/17/2012	
35415	534602	O	Meno Nguyen	RICHMOND	TX	08/17/2012	
35417	392871	O	John Stephen Van Tol	Grosse Pointe	MI	08/17/2012	
35418	176617	O	David J Williams	Fishers	IN	08/17/2012	
35422	891325	O	Ryan Michael Smylnycky	Clinton Twp.	MI	08/17/2012	
35427	723217	O	Christopher J. Carbaugh	Simpsonville	SC	08/17/2012	
35439	948645	O	Timothy Scott Barnes	Atlanta	GA	08/17/2012	
35460	865568	O	Jace Emerson Rogiers	Carmel	IN	08/17/2012	
26621	226541	O	Joel Lindsey Crimm	Rock Hill	SC	08/24/2012	
34232	894067	O	Frank Dyer Baker	Rancho Santa Margarita	CA	08/24/2012	
34915	484279	O	Donald Woodley Sitterson JR	Ponte Verdra	FL	08/24/2012	
34933	373970	O	Kent Joseph Meives	Olathe	KS	08/24/2012	
34965	884737	O	Darren Michael Rowan	Monroe	NC	08/24/2012	
35114	186476	O	Steven Michael Schwab	Basking Ridge	NJ	08/24/2012	
35235	906375	O	Farley Hayes Youman	Mableton	GA	08/24/2012	
35347	913870	O	Robert Tulevski Jr	Rocky River	OH	08/24/2012	
35362	938339	O	Tyler Charles Gust	Bloomfield Hills	MI	08/24/2012	
35385	951549	O	James Robert Cooper	Alexandria	AL	08/24/2012	
35391	913608	O	Elliott Joseph May	Clarkston	MI	08/24/2012	
35397	176736	O	Collin Michael Grote	Raymore	MO	08/24/2012	
35399	938861	O	Megan Ann Hollis	Rocky River	OH	08/24/2012	
35401	913822	O	Jon-Michael Elliot Majkut	Elyria	OH	08/24/2012	
35408	921659	O	Stephen Joseph Balanetsky	Beverly	NJ	08/24/2012	
35416	938934	O	Christine Rene Stohl	Cleveland	OH	08/24/2012	
35420	922575	O	Kyle Michael DiLeo	Medford	NJ	08/24/2012	
35421	922571	O	Sean Michael Fitz-Patrick	Cinnaminson	NJ	08/24/2012	
35425	581340	O	Norman Bowers	Sewell	NJ	08/24/2012	
35430	922578	O	Matthew Thomas Hinton	Philadelphia	PA	08/24/2012	
35431	921673	O	Matthew Louis Hvisdock	Robbinsville	NJ	08/24/2012	
35433	940258	O	Leslie Beck Mansfield Jr.	Atlanta	GA	08/24/2012	
35444	932988	O	Roy Scott Richards	Coppell	TX	08/24/2012	
35445	382140	O	Ryan Douglas Simpkins	Anaheim	CA	08/24/2012	
35447	653271	O	Peter Jerome Torcivia	Houston	TX	08/24/2012	
35450	204101	O	Frank Anthony Amato	Springfield	MA	08/24/2012	
35451	6456	O	Frank Jason Burgert	Haddon Heights	NJ	08/24/2012	
35453	305332	O	Todd Eric Emrick	Indianapolis	IN	08/24/2012	
35458	182020	O	Raymond Charles Patterson	Charlotte	NC	08/24/2012	
35463	393852	O	Larry Dean Vincent	Fishers	IN	08/24/2012	
35361	938753	O	Julio Cesar Gonzalez	Buford	GA	08/31/2012	
35365	938347	O	Anthony Dale Hill II	Pontiac	MI	08/31/2012	
35370	359255	O	KATHLEEN RODRIGUEZ	Costa Mesa	CA	08/31/2012	
35380	948624	O	Jennifer Lynn Coe	Acworth	GA	08/31/2012	
35387	99106	O	Kevin Christopher Gray	Mount Holly	NC	08/31/2012	

MORTGAGE LOAN ORIGINATOR LICENSEES APPROVED OR REINSTATED IN AUGUST 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35395	868750	O	Savannah Ann Boccio	Inman	SC	08/31/2012	
35402	238561	O	Ashley Kathryn Ortega	Imperial Beach	CA	08/31/2012	
35419	922561	O	Scott Cecil Aaronson Jr.	Lumberton	NJ	08/31/2012	
35426	917172	O	Steven Michael Canning Jr	Rydal	GA	08/31/2012	
35428	231964	O	William Clifford Dunn III	Crystal Lake	IL	08/31/2012	
35435	938376	O	Abenaa Yeboaa Okraku	Flushing	MI	08/31/2012	
35440	918643	O	Emily Elizabeth Cramer	Minneapolis	MN	08/31/2012	
35441	208289	O	Debra Ann Forssander	Mt. Prospect	IL	08/31/2012	
35452	770811	O	Renita Dominy	Woodstock	GA	08/31/2012	
35456	950137	O	James William Goldwasser	Silver Spring	MD	08/31/2012	
35459	931367	O	Andrew Steven Pawlyk	Baltimore	MD	08/31/2012	
35477	922572	O	Ryan William Siebert	Cinnaminson	NJ	08/31/2012	
35479	938434	O	Ryan James Toohey	Howard City	MI	08/31/2012	
35480	922580	O	Michael Francis Watkins	Cherry Hill	NJ	08/31/2012	
35482	28020	O	Maryann Taormina	Brewster	MA	08/31/2012	
35487	950133	O	David William Graham	Frederick	MD	08/31/2012	
35489	907480	O	Christopher John Henderson	Westerly	RI	08/31/2012	

TOTAL: 247

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
34212	881174	B	First Rate Mortgage Group, LLC	CHERRY HILL	NJ	08/10/2012	
35071	941560	B	Georgia Residential Mortgage Brokers, LLC	Stone Mountain	GA	08/17/2012	
35205	116848	B	First Securities Financial Services, Inc.	Bingham Farms	MI	08/17/2012	
34877	33041	L	Advisors Mortgage Group, L.L.C.	Wall	NJ	08/03/2012	
33183	815866	L	DTA Solutions, LLC	WATAUGA	TX	08/17/2012	
34735	896993	L	RiverSource Life Insurance Company	Minneapolis	MN	08/17/2012	
34973	53441	L	Hallmark Home Mortgage, LLC	Fort Wayne	IN	08/17/2012	
35266	2819	L	1st Alliance Lending, LLC	Houston	TX	08/17/2012	

TOTAL: 8



HOLIDAY CLOSING

This is a reminder that the Department will be closed on
Monday, October 8th for Columbus Day.

**Georgia Department of
Banking and Finance**

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