

Monthly Mortgage Summary



Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division
Monthly Summary of Mortgage Activities for the Period Ending August 2013

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Continuing Education Requirements for 2014 License Renewal: Reminder to Mortgage Loan Originators and Mortgage Brokers

On or before October 31, 2013, MLOs and mortgage brokers must obtain 8 hours of continuing education to renew their licenses for 2014.

MLOs and mortgage brokers approved for licensure that obtained their pre-licensing education in 2013 **DO NOT** have to obtain continuing education for the 2014 license renewal. Also, mortgage brokers whose license was newly approved between January 1 and October 31, 2013 will not be required to take the 8 hours of continuing education until 2014.

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 NMLSR and offered by an authorized person or entity;
- ◆ taken in a classroom setting or on-line; and
- ◆ acquired on January 1, 2013, through October 31, 2013.

Similarly, mortgage brokers licensed by the Department must obtain 8 hours of approved continuing education between January 1, 2013, through October 31, 2013. **Mortgage brokers also licensed as MLOs are only required to obtain 8 hours of continuing education in the areas designated above.**

Mortgage brokers that are not licensed as MLOs 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

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Continuing Education Requirements for 2014 License Renewal: Reminder to Mortgage Loan Originators and Mortgage Brokers

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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. Mortgage brokers will be contacted directly with instructions regarding how to report continuing education hours to Georgia.

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>.

No Approval Required for Out-Of-State Branches

No approval is required for branches located outside the State of Georgia, but please remember that failure to adequately supervise the operations of any out-of-state branch as it relates to residential mortgage transactions on Georgia property can result in the loss of your license.

Please **DO NOT** enter branches that are located in a state other than Georgia into the NMLSR in connection with your company's Georgia license. Out-of-state branches do not require the Department's approval and **SHOULD NOT** be entered into the NMLSR as a branch for Georgia. ***Fees paid for out-of-state branches filed through the NMLSR are non-refundable.***

As always, in-state branch offices require proper approval of both the branch office location and proposed branch manager.

COMMONLY USED ACRONYMS

Department — Georgia Department of Banking and Finance

GRMA — Georgia Residential Mortgage Act

MCR — Mortgage Call Report

MLO — Mortgage Loan Originator

NMLS or NMLSR — Nationwide Mortgage Licensing System & Registry

O.C.G.A. — Official Code of Georgia Annotated

Fingerprint Processing and Related Fees

License and registration applicants who need to provide the Department with fingerprints for owners, officers and control persons, or for employees who may require the submission of fingerprint cards as a result of incomplete or questionable background check processing should request fingerprint cards directly from the Department at the following link
<https://bkgfin.dbf.state.ga.us/FingerPrintCards.html>.



Requests for HARD-COPY fingerprints made on-line will be handled generally on the next business day. **Please note:** One complete set of fingerprints are required for each individual (two cards equal one complete set of fingerprints). **The fingerprint processing fee is \$44.25 per set.** Payment may be in the form of a money order or certified check made payable to: Georgia Department of Banking and Finance.

Mortgage Loan Originator License Denials

NMLS#	NAME	CITY	ST	DENIED
344806	Cuong Viet Huynh	Fountain Valley	CA	08/08/2013
1062527	Phillip Martin	lake forest	CA	08/13/2013
216204	LaChetta Wright Patterson	Dacula	GA	08/23/2013
867561	Amanda Jo Holochak	Cumming	GA	08/23/2013
TOTAL: 4				

ADMINISTRATIVE ACTIONS

Consent Orders Which Became Final

- **Amerisave Mortgage Corporation, Atlanta, GA (license# 17117)** - Consent Order issued 08/21/2013 became final 08/21/2013.

Cease and Desist Orders Which Became Final

- **C K Mortgage Processing, Inc., Senoia, GA (license# 22119)** - Order to Cease and Desist issued 07/29/2013 became final 08/29/2013.
- **Davis, Scott E., Tucker, GA** - Order to Cease and Desist issued 07/23/2013 became final 08/23/2013.
- **United One Equities, LLC, Las Vegas, NV** - Order to Cease and Desist issued 07/23/2013 became final 08/23/2013.

ADMINISTRATIVE ACTIONS

Superior Court Injunctions Issued

- **National African American Relationships Institute, Inc. d/b/a NAARI Housing Counseling Agency d/b/a naarihousingcounselingagency.com d/b/a aarelationshhipsinstitute.com, Tucker, GA** - The Superior Court of DeKalb County issued a Final Order and Judgment on 07/30/2013 which became final 07/30/2013.

Fine Information

FINE REASON AND COUNT

1 Fine for Change in Management	65 Fines for Mortgage Call Report Filed Late in NMLS
2 Fines for Loan Files not Properly Maintained	1 Fine for Books and Records
4 Fines for Advertising	

MORTGAGE BROKER AND LENDER LICENSEES / REGISTRANTS REVOKED, WITHDRAWN OR EXPIRED IN AUGUST 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	EXPIRED
23632	80636	LD	Caliber Funding, LLC	Irving	TX		08/14/2013	
16078	160874	BD	Homepoint Mortgage Group, LLC	Dawsonville	GA		08/19/2013	
33809	177332	LD	Pleasant Valley Home Mortgage Corporation	Moorestown	NJ		08/19/2013	
22991	39535	BD	Dominion Residential Mortgage, LLC	Fairfax	VA		08/20/2013	
32668	504296	LD	C & L Service Corporation	Portsmouth	VA		08/23/2013	
23462	144549	LD	Citadel Servicing Corporation	Aliso Viejo	CA		08/26/2013	
22119	149559	PD	C K Mortgage Processing, Inc.	Senoia	GA			08/29/2013

TOTAL: 7

**MORTGAGE LOAN ORIGINATOR LICENSEES
REVOKED, WITHDRAWN OR EXPIRED IN AUGUST 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	EXPIRED
34045	834633	OD	KIRK LEN HOLLOWAY	KENNESAW	GA	08/06/2013		
35091	881879	OD	Caite Swany	Dothan	AL	08/06/2013		
35256	885167	OD	Rachael Marie Duggan	Ferndale	MI	08/06/2013		
34659	913385	OD	Samantha Lynn Deighton	Jackson	MI	08/06/2013		
35842	944549	OD	Matthew Joseph Bucelli	Voorhees	NJ	08/06/2013		
35706	951272	OD	Daniel Robert Sauer	Royal Oak	MI	08/06/2013		
35855	976527	OD	Andrew Steven Price	Lutherville	MD	08/06/2013		
29272	176431	OD	Russell Wayne Winton	Lee's Summit	MO	08/08/2013		
28091	182021	OD	Jason Shell	Detroit	MI	08/08/2013		
25961	192937	OD	Tonya Leigh Tucker	Jonesboro	GA	08/08/2013		
25942	194864	OD	Valerie L. Pope	Statesborog	GA	08/08/2013		
36171	460689	OD	Theresa Lynn Thompson	Singer Island	FL	08/09/2013		
36790	831014	OD	Julian Williams	Irving	TX	08/09/2013		
36061	838742	OD	Joseph Dominic Ciacchi	North Royalton	OH	08/09/2013		
35957	957183	OD	Morgan Courtney Campbell	Valdosta	GA	08/09/2013		
36635	985994	OD	Kevin William Jennison	Dublin	OH	08/09/2013		
36885	1031434	OD	Timothy Dennis Galvan	Towson	MD	08/09/2013		
30014	16950	OD	Evan Matthew Kaplan	West Bloomfield	MI		08/02/2013	
25886	177367	OD	John Battista Fato	Damascus	MD		08/02/2013	
24767	217283	OD	Therese Anne Geer	Indianapolis	IN		08/02/2013	
33279	376400	OD	Jeremy Nathaniel York	Mooresville	IN		08/02/2013	
34255	861704	OD	Carol Lynn Karr	Brunswick	OH		08/02/2013	
34234	880873	OD	A. Richard Fitzgerald	Lexington	SC		08/02/2013	
36369	1000732	OD	Thomas Martin Gill	Louisville	KY		08/02/2013	
27606	213384	OD	Lisa Marie Mack	Marietta	GA		08/05/2013	
35534	868413	OD	Kenneth Earl Chambers	Indianapolis	IN		08/05/2013	
24725	56761	OD	Michael Scott Alexander	Delray Beach	FL		08/06/2013	
26484	111945	OD	Tracy Jean Morgan	Mission Viejo	CA		08/06/2013	
28614	198247	OD	Colin Korolsky	Tempe	AZ		08/06/2013	
27459	200730	OD	Ronald Magnus Stanley	Dallas	GA		08/06/2013	
32734	396280	OD	CELINA ARRIOLA CHIESA	Dalton	GA		08/06/2013	
31941	397645	OD	Patricia Sullivan Coulson	Bloomfield Hills	MI		08/06/2013	
32588	420309	OD	Kevin Francis Keane, Jr.	North Royalton	OH		08/06/2013	
34101	774671	OD	Chaz George Fiscella	Cleveland Heights	OH		08/06/2013	
34288	881606	OD	Vance Logan Witt	Cleveland	OH		08/06/2013	
35294	902568	OD	Danielle Burke Paton	Shelby Township	MI		08/06/2013	
34848	917951	OD	Brannon Marshall Bidy	Atlanta	GA		08/06/2013	
35310	926684	OD	Brent Alan Kossick	Commerce Twp.	MI		08/06/2013	
35582	950155	OD	Ryan Matthew Wegner	Baltimore	MD		08/06/2013	
37152	1031433	OD	Robert Thomas Bishop, III	College Park	MD		08/06/2013	
31087	69230	OD	Jamiel S. Naber	Philadelphia	PA		08/08/2013	
25740	148632	OD	Stacy Cole Bragg	Gainesville	GA		08/08/2013	
30382	341817	OD	Janice Elaine Lloyd	Norcross	GA		08/08/2013	
33620	385818	OD	Ayaz Moin	Westland	MI		08/08/2013	
36145	621596	OD	Charlotte Lynne Bunnell	Houston	TX		08/08/2013	
32950	690315	OD	Claudine Sloane Morris	Canton	GA		08/08/2013	

**MORTGAGE LOAN ORIGINATOR LICENSEES
REVOKED, WITHDRAWN OR EXPIRED IN AUGUST 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	EXPIRED
30722	134568	OD	Stephen Michael D'Andrea	Sewell	NJ		08/12/2013	
27081	168455	OD	William S. Hersh	Atlanta	GA		08/12/2013	
29708	192663	OD	Twila Gaskins Hall	Adel	GA		08/12/2013	
25823	207214	OD	Christopher Leigh Partain	Temple	GA		08/12/2013	
36664	823373	OD	Denes John Veres	Ellwood City	PA		08/12/2013	
25026	47922	OD	Jacob Andrew Presti	Columbia	MO		08/14/2013	
29546	83278	OD	Melvin Patrick Stewart	Matthews	NC		08/14/2013	
31716	204732	OD	Hollie Joyce Hanson	Sandersville	GA		08/14/2013	
28847	206655	OD	Dan Peak	Acworth	GA		08/14/2013	
36406	271691	OD	Renee Roberts	Dawsonville	GA		08/14/2013	
30914	352654	OD	Bryant Cornell Thomas	Atlanta	GA		08/14/2013	
34531	685445	OD	Mary Renee Thielges	Des Moines	IA		08/14/2013	
32589	713761	OD	Bryan Gilbert Kimbrell	Detroit	MI		08/14/2013	
33072	831806	OD	Jay Volles	Dawsonville	GA		08/14/2013	
34022	868509	OD	Brian R. Barnard	Atlanta	GA		08/14/2013	
28266	118234	OD	Arthur M. Wood, II	Tucker	GA		08/15/2013	
36514	888018	OD	Jeanette Lin Duffy	Gibbsboro	NJ		08/15/2013	
26264	192740	OD	Yalonda Nicole Kilpatrick	Athens	GA		08/16/2013	
31012	241514	OD	Briggith Ross	Kennesaw	GA		08/16/2013	
34119	881203	OD	Kevin Michael Worm	Jessup	MD		08/16/2013	
34565	891493	OD	Kelsey Lake Clark	Detroit	MI		08/16/2013	
36166	984700	OD	Sarah Nazmi Sabi	Rochester	MI		08/16/2013	
36944	1031153	OD	Kyle Joseph McNamara	Silver Spring	MD		08/16/2013	
32894	385613	OD	Kevin John Halvorson	Phoenix	AZ		08/19/2013	
34723	813568	OD	Kelsi Dee Gautz	Canton	MI		08/19/2013	
28533	23375	OD	Andrea Khoury Reeves	Scottsdale	AZ		08/23/2013	
25275	233213	OD	Michael P. Burke	Kennesaw	GA		08/23/2013	
35263	205711	OD	Brad Jeffrey Miller	philadelphia	PA		08/30/2013	
35134	861223	OD	Christopher Wayne Machwart	Detroit	MI		08/30/2013	
36423	964351	OD	Stacey A. Rast	Atlanta	GA		08/30/2013	

TOTAL: 76

**MORTGAGE BROKERS, LENDERS, PROCESSORS AND REGISTRANTS
APPROVED OR REINSTATED IN AUGUST 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL		UPGRADE /
						APPROVAL	REINSTATED	DOWNGRADE
13245	144362	L	First Fidelity Funding and Mortgage Corporation *	Atlanta	GA	02/20/1998		08/26/2013
38455	129911	L	Pingora Loan Servicing, Inc.	Wilmington	DE	08/02/2013		
30175	110876	L	American Home Free Mortgage, LLC	Prosper	TX	08/05/2013		
38374	112844	B	Pierpoint Mortgage, LLC	Muskegon	MI	08/08/2013		
37583	56921	B	Crosspoint Financial Inc.	Newport Beach	CA	08/12/2013		
38680	1084613	B	Phoenix Mortgage Specialist, Inc.	ATLANTA	GA	08/12/2013		
38607	1078746	B	Meridian Capital Resources, Inc.	Brunswick	GA	08/14/2013		
37525	61602	L	Mortgage Solutions of Colorado, LLC	Colorado Springs	CO	08/14/2013		
38648	1018333	L	Total Media Management LLC	Huntsville	AL	08/15/2013		
38586	237341	L	American Financial Network, Inc.	Chino Hills	CA	08/19/2013		
38907	313571	B	Trinity Reverse Mortgage	Rancho Cordova	CA	08/20/2013		
38373	1063386	R	CitiFinancial Servicing, LLC	Baltimore	MD	08/20/2013		
39153	1094132	B	Premier South Mortgage, LLC	Savannah	GA	08/22/2013		
38719	1065200	L	SL Servicing, LLC	Costa Mesa	CA	08/22/2013		
39154	1096451	B	Sibao Mortgage, LLC	Decatur	GA	08/23/2013		
38926	296093	L	Retreat Capital Management, Inc	Irving	TX	08/30/2013		

TOTAL: 16

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 LICENSES
APPROVED OR REINSTATED IN AUGUST 2013**

A total of 369 MLO licenses were approved during the month, including 17 reinstated licenses and 352 new license approvals.

Due to the large number of licenses approved in August 2013, a separate document is provided on the Department's website at: <http://dbf.georgia.gov/documents/august-2013-mortgage-loan-originator-license-approvals>

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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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