



Monthly Mortgage Summary

NEW HOME

Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division Monthly Summary of Mortgage Activities for the Period Ending December 2015

Inside this Issue:

Georgia Residential Mortgage Act Fee Reporting and Payment Process	2
Mortgage Call Report Reminder	2
Fine Information	3

Appendices:

- *Mortgage Company Activity by License Status*
- *Mortgage Loan Originator Activity by License Status*

2016 License/Registration Period Has Ended

The Annual License/Registration Renewal Period for 2016 has ended. A licensee/registrant that has a complete renewal application (i.e., renewal application filed, and all fines and renewal fees paid) pending through the [Nationwide Mortgage Licensing System](#) as of December 31, 2015, can continue to work as a mortgage loan originator, mortgage broker or mortgage lender unless and until there is a surrender/withdrawal of the license/registration or a final order of denial or revocation is issued by the Department.

If a mortgage licensee/registrant did not file an application for renewal by December 31, 2015, the license/registration expired by operation of law effective January 1, 2016, and the licensee/registrant must reapply through the NMLS. Renewal applicants with incomplete applications (e.g., unpaid fines or fees) will be expired during the month of January 2016. Broker and Lender licensees in an expired status may not conduct Georgia mortgage activity. Mortgage Loan Originators in an expired status may not conduct origination activity for Georgia loans.

RENEWAL REQUEST PENDING — COMPANIES AND INDIVIDUALS —

Does your license have a renewal request pending? If so, please check your NMLS record for any deficiencies or license items placed by the Department. No renewal request will be approved with outstanding license items. Many licensees that have not yet been approved owe fines and fees – check your NMLS record to see if your renewal is being delayed due to unpaid fines and fees.

Fines and fees must be paid through the NMLS Agency Fee Invoice

Please see the following links for information on how to pay the Agency Fee Invoice in NMLS.

For an Individual:

http://mortgage.nationwidelicensingsystem.org/licensees/resources/LicenseeResources/Paying%20an%20Invoice_I.pdf

For a Company:

http://mortgage.nationwidelicensingsystem.org/licensees/resources/LicenseeResources/Paying%20an%20Invoice_C.pdf

Georgia Residential Mortgage Act Fee (“GRMA”) Reporting and Payment Process

GRMA Per Loan Fees - The \$10.00 per loan fees required by O.C.G.A. § 7-1-1011(b)(2) and Department Rule 80-5-1-.04 are due no later than March 1, 2016, for mortgage loans closed during the period July 1, 2015, through December 31, 2015.

On December 29, 2015, the Department sent an e-mail reminder notice to the contact person that submitted the prior semi-annual report through the Department's online reporting and payment site. For state-chartered institutions and Georgia mortgage licensees, the Department also sent a similar notification to the primary institution/licensee contact.

To avoid fines for failure to remit GRMA fees when due, reporting and payment must be completed online at <https://bkgfin.dbf.state.ga.us/GRMAFee.html> by the deadlines established in Rule 80-5-1-.04. Refer to the Department's [Frequently Asked Questions](#) document for further information about GRMA \$10.00 per loan fees reporting and remittance requirements.

Collecting agents submitting GRMA Fees after the due date referenced above or for prior semiannual periods must complete and mail a paper form, along with their payment, to the Department. The fillable PDF form can be downloaded from <https://bkgfin.dbf.state.ga.us/MortgageDocs/GRMAFeeStatement.pdf>.

Mortgage Call Report Reminder

This is a reminder that the Mortgage Call Report required by O.C.G.A. § 7-1-1004.1 is due within 45 days of the end of every calendar quarter. **Fourth quarter data (October 1 – December 31, 2015) must be filed through the NMLSR by February 14, 2016.**

Companies that fail to file quarterly MCRs prior to the deadline will be assessed a fine and may subject their Georgia license to revocation.

Failure to file a timely MCR will also delay the processing of your renewal application.

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>

COMMONLY USED ACRONYMS

CE — Continuing Education

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

Fine Summary Information

FINE REASON	COUNT
Advertising	1
Background Checks	1
Continuing Education data filed late	218
Doing business w/ unlicensed entity	1
Failure to report violations/discharges	1
Failure to Update NMLS	1
GRMA fees paid late	5
Renewal Filed Late	932
Grand Total	1,160

**Georgia Department of
Banking and Finance**

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The Department is the state agency that regulates and examines Georgia state-chartered banks, state-chartered credit unions, and state-chartered trust companies. The Department also has responsibility for the supervision, regulation, and examination of Merchant Acquirer Limited Purpose Banks (MALPBs) chartered in Georgia.

In addition, the Department has regulatory and/or licensing authority over mortgage brokers, lenders and processors, mortgage loan originators, check cashers, sellers-issuers of payment instruments, money transmitters, 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 a willing and able partner with our regulated entities in order to support vibrant and economic growth and prosperity in Georgia.

**Sign-up to Receive this Publication**

This monthly publication highlights topics and activities pertaining to the Department's regulation of state-licensed or registered mortgage brokers, lenders and loan originators. It is delivered to interested parties via e-mail and is also available from the Department's website at: <http://dbf.georgia.gov> under Publications, **Mortgage Summary**.

If you would like to be added to our distribution list, send an e-mail to dbfpress@dbf.state.ga.us stating your name and e-mail address. Please be sure to include "**Subscribe to Monthly Mortgage Summary**"



MORTGAGE COMPANY APPENDIX

License Status	Definition
Approved	The entity has an Approved license.
Denied	The entity applied for a license and the request was Denied.
Revoked	The entity's license was Revoked and the entity is no longer authorized to conduct business.
Terminated – Expired	The entity failed to renew. Alternatively, this license status is also used for MLOs that were suspended by administrative action for failing to meet Georgia's sponsorship requirement.
Terminated – Ordered to Surrender	An entity has been ordered to surrender their approved license. The entity is not authorized to conduct business.
Terminated – Surrendered/Cancelled	The entity has requested a surrender/cancellation of their license and the regulator has granted this surrender/ cancellation request.

MORTGAGE COMPANY ACTIVITY BY CURRENT LICENSE STATUS

GRMA#	NMLS#	Company Name	Date	License Name	City	State
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Approved

10

42733	30336	Paramount Equity Mortgage, LLC	12/04/2015	GA Mortgage Lender License	Roseville	CA
45833	1136148	Intuit Financing Inc.	12/07/2015	GA Mortgage Broker/Processor License	Mountain View	CA
47182	1286165	Matrix Financial Services Corporation	12/11/2015	GA Mortgage Lender License	Minnetonka	MN
47332	1359687	Nudge Funding, LLC	12/10/2015	GA Mortgage Lender License	Lindon	UT
47796	192116	U S Wide Financial LLC	12/31/2015	GA Mortgage Lender License	St. Louis	MO
47887	1301039	Ellington Financial REIT Lending Corp.	12/08/2015	GA Mortgage Lender License	Old Greenwich	CT
48005	1404296	Georgia Residential Investment Group, Inc.	12/10/2015	GA Mortgage Broker/Processor License	Stone Mountain	GA
48007	39610	Bay Capital Mortgage Corporation	12/17/2015	GA Mortgage Lender License	Annapolis	MD
48091	1415896	Charmaine Roberts & Associates, LLC	12/16/2015	GA Mortgage Broker/Processor License	Atlanta	GA
48165	1412108	Equitable Consulting, Inc.	12/31/2015	GA Mortgage Broker/Processor License	Sandy Springs	GA

Terminated - Surrendered/Cancelled

8

6759	1127	NVR Mortgage Finance, Inc.	12/28/2015	GA Mortgage Lender License	Canonsburg	PA
23096	12320	GE Money Mortgage Holding Company, LLC	12/28/2015	GA Mortgage Lender Registration	Woodland Hills	CA
24201	160719	McGlone Mortgage Company, Inc.	12/28/2015	GA Mortgage Lender License	Appleton	WI
34247	886839	U.S. Home Ownership, LLC	12/28/2015	GA Mortgage Lender License	Morgan Hill	CA
37256	1050560	Towd Point Loan Servicing, LLC	12/28/2015	GA Mortgage Lender License	New York	NY
41509	1167102	HS Property Owner, LLC	12/28/2015	GA Mortgage Lender License	Baton Rouge	LA
44286	648969	TRAX Financial LLC.	12/28/2015	GA Mortgage Lender License	Orlando	FL
44419	1124970	Buckingham Financial Group LLC	12/14/2015	GA Mortgage Lender License	potomac	MD

MORTGAGE LOAN ORIGINATOR APPENDIX

License Status	Definition
Approved	The entity has an Approved license.
Denied	The entity applied for a license and the request was Denied.
Revoked	The entity's license was Revoked and the entity is no longer authorized to conduct business.
Terminated – Expired	The entity failed to renew. Alternatively, this license status is also used for MLOs that were suspended by administrative action for failing to meet Georgia's sponsorship requirement.
Terminated – Ordered to Surrender	An entity has been ordered to surrender their approved license. The entity is not authorized to conduct business.
Terminated – Surrendered/Cancelled	The entity has requested a surrender/cancellation of their license and the regulator has granted this surrender/ cancellation request.

MLO ACTIVITY BY CURRENT LICENSE STATUS

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 12/31/2015)
Approved				293
24354	200867	Charles Bruce Grant Jr	12/10/2015	Fairway Independent Mortgage Corporation
24809	167565	Sandra Lynn Hill	12/01/2015	Fairway Independent Mortgage Corporation
25417	210520	Debra Winkler Saulsberry	12/04/2015	Shelter Lending Services, L.L.C.
25548	243154	Christina K Chapman	12/04/2015	Homestar Financial Corporation
26140	196341	Daniel James lasbarrone	12/07/2015	DHI MORTGAGE COMPANY, LTD.
26181	161968	Michael J Malloy	12/07/2015	FBC Mortgage, LLC
27319	208670	Saundra St. John Hippeli	12/21/2015	Capital City Mortgage Corporation
28110	233771	Joann Smith	12/30/2015	Silverton Mortgage Specialists, Inc.
32243	493373	Brandon Lee Kurtz	12/17/2015	Freedom Mortgage Corporation
34219	294355	Tammy Lee McDaniels	12/08/2015	Carrington Mortgage Services, LLC
34465	871974	Patrick Robert Stoner	12/11/2015	Ditech Financial LLC
35349	809868	Daniel William Lawson Arnold	12/22/2015	Carrington Mortgage Services, LLC
35604	939630	Andrew Henderson Traylor	12/22/2015	Carrington Mortgage Services, LLC
37164	621485	Michael William DeBacker	12/14/2015	Nationstar Mortgage LLC
38270	301546	GINA DACAYANAN DANIELS	12/18/2015	gotmortgage.com
38290	1049418	Cristobal Lara Garcia	12/07/2015	Homeward Residential, Inc.
39289	853612	Christopher Brian Koss	12/23/2015	Carrington Mortgage Services, LLC
40547	993303	Debora Ann Olson	12/07/2015	Dovenmuehle Mortgage, Inc.
42133	998805	Alejandro Ignacio Capdevielle Car	12/08/2015	Quicken Loans Inc.
42187	1174231	Nicholas Troy Nahrwold	12/14/2015	Carrington Mortgage Services, LLC
47552	55028	Vibhu Grover	12/31/2015	U S Wide Financial LLC
47708	1393169	Guliette Ida Bernard	12/07/2015	LendingHome Funding Corporation

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 12/31/2015)
47758	1396516	Michael Thomas Buerster	12/30/2015	Freedom Mortgage Corporation
47789	180842	Samuel Seth Millman	12/29/2015	Home Point Financial Corporation
47841	1399413	Mark Steven Hondzinski	12/01/2015	Quicken Loans Inc.
47847	1407055	Carter Anthony Arey	12/10/2015	Mortgage Research Center, LLC
47919	1358191	Andrew Scott Markley	12/01/2015	Ark-La-Tex Financial Services, LLC
47929	1393193	Derek Richard Braley	12/28/2015	Alliance Financial Resources, LLC
47955	1237424	Taisha Dominique Ferrendelli	12/11/2015	Montage Mortgage, LLC
47958	1416026	Derek Patrick Hackney	12/01/2015	Credence Funding Corporation
47975	1414222	Kuan W Cheong	12/07/2015	Homeland Financial, LLC
47991	1393942	Fang Fan	12/07/2015	Ivy Mortgage, Inc.
48015	1411566	Eric S Miller	12/16/2015	MiLend, Inc.
48017	1414492	Sean Elliott Rasin	12/04/2015	Academy Mortgage Corporation
48018	687597	Aaron Michael Sharp	12/10/2015	Mortgage Research Center, LLC
48029	1394029	Mitzi Rene Brown	12/21/2015	Mortgage Lenders of America, LLC
48040	1376319	Justin Scott Thompson	12/11/2015	Freedom Mortgage Corporation
48050	1312498	Kelsey Rae Guyot	12/15/2015	One Reverse Mortgage, LLC
48052	1013591	John Aaron Henkel	12/04/2015	Nationstar Mortgage LLC
48062	717928	John Wesley Burleson	12/11/2015	Red Rock Home Loans, Inc.
48069	1409243	Gayneta M Holly	12/07/2015	Freedom Mortgage Corporation
48071	1409087	William Michael Hutchinson Jr	12/16/2015	Freedom Mortgage Corporation
48075	1409090	Nicholas Joseph Petite	12/16/2015	Freedom Mortgage Corporation
48076	1409082	Valerie Crystal Roberts	12/15/2015	Freedom Mortgage Corporation
48086	1409089	Brandon Michael White	12/15/2015	Freedom Mortgage Corporation
48092	1405804	Susan Marie Bush	12/07/2015	WR Starkey Mortgage, LLP
48094	1399133	Ali M Charafeddine	12/07/2015	Quicken Loans Inc.
48097	648934	Marc Harris Garfinkel	12/07/2015	Movement Mortgage, LLC
48105	1416863	Charmaine LaShawn Roberts	12/16/2015	Charmaine Roberts & Associates, LLC
48124	1415527	Velvet Lauren Mooney	12/10/2015	American Advisors Group
48136	323618	Charles DeLangis	12/07/2015	Swan Financial Corporation
48137	1169338	Crystal Gentry	12/07/2015	1st Franklin Financial Corporation
48144	1375017	Jimmy Lee Pittman Jr	12/07/2015	NATIONS LENDING CORPORATION
48147	35178	Joseph Sheriff	12/07/2015	FBC Mortgage, LLC
48154	279657	Gloria Antoinette Dellepere	12/21/2015	SoFI Lending Corp.
48162	1409203	Matthew Thomas Victor	12/02/2015	Quicken Loans Inc.
48178	1412890	Lana Denise Ruppert	12/07/2015	THE MORTGAGE HOUSE, LLC
48183	1411155	Omar Alexander Bahour	12/17/2015	Freedom Mortgage Corporation

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 12/31/2015)
48184	1417584	Kristen Jeane Baker	12/14/2015	Freedom Mortgage Corporation
48185	1418983	Benjamin Joseph Belloli	12/07/2015	Quicken Loans Inc.
48187	1375318	Thomas Shawn Fetterley Jr	12/07/2015	Quicken Loans Inc.
48189	1052891	Jeremy Daniel Hammer	12/15/2015	Freedom Mortgage Corporation
48193	1421072	David Peter Lostaglio	12/14/2015	American Advisors Group
48197	1417580	Kimberly Anne Orchowski	12/17/2015	Freedom Mortgage Corporation
48206	1415067	Mia Lynn Brown	12/21/2015	Reverse Mortgage Solutions, Inc.
48210	1399468	Anthony James Larkins	12/07/2015	Quicken Loans Inc.
48213	1275877	Joseph Scott Peterson	12/07/2015	Mortgage Research Center, LLC
48214	1247737	Thomas Joseph Puwal Jr.	12/28/2015	Quicken Loans Inc.
48218	1418008	Michael Glenn Palmer	12/15/2015	Movement Mortgage, LLC
48223	1409212	Steven Matthew Cline	12/31/2015	Quicken Loans Inc.
48225	3573	Freya Louise DeNitto	12/15/2015	Reverse Mortgage Funding LLC
48227	1421297	Clay Garrison Hagler	12/03/2015	Homeward Residential, Inc.
48228	1211967	Naramson Abarham Hidou	12/22/2015	Quicken Loans Inc.
48231	394036	Ryan Thomas Keating	12/01/2015	Mortgage Research Center, LLC
48232	1398918	Andrea Diane Kidd	12/16/2015	Mortgage Lenders of America, LLC
48233	1377558	Shannon Grace Kinney	12/03/2015	Nationstar Mortgage LLC
48234	1408637	Stevie Marilynn Koller	12/08/2015	Montage Mortgage, LLC
48236	1420585	Matthew Keaton Lipp	12/04/2015	WR Starkey Mortgage, LLP
48237	1276073	Mahmoud A Mahdawi	12/03/2015	Montage Mortgage, LLC
48241	1212080	Gregory Alexander Posada	12/16/2015	Quicken Loans Inc.
48243	1412291	Jeffery Clair Semrad	12/03/2015	United Military Mortgage, LLC
48245	735646	VICTOR EDWARD TOBIN	12/03/2015	Homeward Residential, Inc.
48246	1294894	Priscilla Vasquez	12/21/2015	Digital Risk Mortgage Services, LLC
48247	1421342	Phillip Allen Ward Jr.	12/03/2015	Homeward Residential, Inc.
48248	1409098	Robert Michael Witgen	12/07/2015	Quicken Loans Inc.
48249	1177991	Ramy Anwar Zora	12/15/2015	Quicken Loans Inc.
48256	1419177	Garrett John Goddard	12/02/2015	Quicken Loans Inc.
48257	1419156	Tyler John Hampton	12/02/2015	Quicken Loans Inc.
48261	1425506	CHRISTY WRIGHT MASSEY	12/30/2015	Movement Mortgage, LLC
48262	1418993	George Edward Petersmarck III	12/07/2015	Quicken Loans Inc.
48263	1418991	Alena Georgia Piwonski	12/02/2015	Quicken Loans Inc.
48264	1418819	Melissa Kelly Sauter	12/02/2015	Quicken Loans Inc.
48265	200569	David Sayers	12/30/2015	PHH Home Loans, LLC
48266	1418582	Brianne Marie Vossen	12/17/2015	Quicken Loans Inc.

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 12/31/2015)
48267	1247495	Cindy Louise Bielski	12/03/2015	Quicken Loans Inc.
48268	1237676	Donald Scott Bowersox	12/03/2015	Quicken Loans Inc.
48269	1420060	Ehrich Keith Chick	12/02/2015	Mortgage Research Center, LLC
48270	1273405	Tiffany Lugene Espie	12/03/2015	Quicken Loans Inc.
48271	1376715	Alek Ryan Franks	12/03/2015	iFreedom Direct Corporation
48272	1409372	John Maxwell Frietch	12/03/2015	Quicken Loans Inc.
48275	1127385	Dana Lynn McNabb	12/03/2015	Quicken Loans Inc.
48276	1424625	Neva Michele Schilling	12/18/2015	Movement Mortgage, LLC
48277	1409359	Austin Danil Shaw	12/03/2015	Quicken Loans Inc.
48278	1407387	Jonathan Jason Armbrust	12/07/2015	loanDepot.com, LLC
48279	1295328	Anthony John Fontana	12/17/2015	Quicken Loans Inc.
48280	15421	Tiffany Faith Garrard	12/10/2015	Century Mortgage Company
48282	1262615	Alexandria Caitlin Marsh	12/07/2015	Quicken Loans Inc.
48283	1117478	Kory James Nicholoff	12/07/2015	Quicken Loans Inc.
48284	1228974	Elizabeth Patricia Rosepal	12/04/2015	Quicken Loans Inc.
48285	488124	Abdimajeed Talal Saleh	12/08/2015	Carrington Mortgage Services, LLC
48286	1425132	Ashleigh Nicole Stundebek	12/03/2015	Mortgage Research Center, LLC
48287	1409240	Shaun Douglas Sturdavant	12/29/2015	Quicken Loans Inc.
48288	1409123	Alexis Elvira-Gayle Williams	12/07/2015	Quicken Loans Inc.
48289	1420311	Katherine Ann Williams	12/30/2015	SWBC Mortgage Corporation
48290	749833	Walter Conrad Williams	12/18/2015	Quicken Loans Inc.
48291	1283552	Jeffry Richard Wood	12/04/2015	Quicken Loans Inc.
48297	1228379	Lubna Ashkar	12/09/2015	Quicken Loans Inc.
48298	1247629	Deryk Keith Bomar	12/04/2015	Quicken Loans Inc.
48299	1072793	Carlos Enrique Caceres	12/08/2015	Carrington Mortgage Services, LLC
48300	1387665	Elizabeth Eilene Frizzell	12/04/2015	Quicken Loans Inc.
48301	198517	James Michael Grahek	12/04/2015	Quicken Loans Inc.
48302	1282248	Justin Lee Gustafson	12/22/2015	Forthright Funding Corporation
48303	1411040	Whitney Blair Hazard	12/08/2015	Carrington Mortgage Services, LLC
48304	1231649	Corey Leon Higgins	12/07/2015	United Military Mortgage, LLC
48305	1407413	Adrian Macias	12/07/2015	loanDepot.com, LLC
48306	1028826	Kevin Michael Malinowski	12/03/2015	Cardinal Financial Company, Limited Partnership
48308	785587	Analise Nicole Navia	12/08/2015	Carrington Mortgage Services, LLC
48310	565680	Daniel Brian Rogers	12/30/2015	United Military Mortgage, LLC
48311	1275154	Brian Allen Schmidt	12/04/2015	Quicken Loans Inc.
48315	1416141	Nicholas Amodeo Caravana	12/10/2015	Homeside Financial, LLC

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 12/31/2015)
48316	1368552	Lisa Marie Cervantes	12/08/2015	Carrington Mortgage Services, LLC
48317	1424328	Keri Ann Dyer	12/09/2015	Mortgage Research Center, LLC
48319	1398383	Tyrone Francis Hines Jr	12/16/2015	Freedom Mortgage Corporation
48320	1418973	Lisa Michelle Hostetler	12/17/2015	Primary Residential Mortgage, Inc.
48322	1425880	Paul Vincent LeVota	12/17/2015	Mortgage Lenders of America, LLC
48325	415683	Robert Guy Ward III	12/14/2015	Atlantic Bay Mortgage Group, L.L.C.
48327	1135984	Shamar Tashawn Allen	12/18/2015	Cardinal Financial Company, Limited Partnership
48329	666680	Craig Ryan Collins	12/09/2015	Nationstar Mortgage LLC
48331	1421194	Stephen Wyatt Erickson	12/09/2015	Mortgage Research Center, LLC
48333	1331737	Meghan Elizabeth Hilden	12/29/2015	One Reverse Mortgage, LLC
48334	1408199	Karen May McConnell	12/29/2015	American Financial Resources, Inc.
48335	1357435	David Jordan Parker	12/18/2015	Prospect Mortgage, LLC
48336	1079874	Jason R Pinheiro	12/18/2015	Semper Home Loans, Inc.
48341	1416759	Saher Bawany	12/29/2015	Reverse Mortgage Solutions, Inc.
48342	1309919	Krisztian Bocs	12/11/2015	Broker Solutions, Inc.
48344	1417086	Russell Neil Brock Jr	12/10/2015	Reverse Mortgage Solutions, Inc.
48347	1272493	Stephen Arthur Elliott	12/10/2015	Quicken Loans Inc.
48348	1423909	Johnathan Harris Floyd	12/14/2015	Homestar Financial Corporation
48350	1372978	Timothy Charles Gates	12/11/2015	Freedom Mortgage Corporation
48352	1001093	Scott Gregory Heaton	12/11/2015	Homeward Residential, Inc.
48354	1367315	Alexander Dean Scheske	12/29/2015	Quicken Loans Inc.
48356	972725	Naomi Isha Vann	12/28/2015	Nationstar Mortgage LLC
48359	1398850	Jordan Elliott Abbott	12/11/2015	Quicken Loans Inc.
48360	1312209	Khalid Asad Abuali	12/11/2015	Quicken Loans Inc.
48361	1398858	Hassan Nabil Ajami	12/11/2015	Quicken Loans Inc.
48364	1409030	Michael Aaron Burgher	12/11/2015	Quicken Loans Inc.
48365	1403243	Brendan James Canning Mr.	12/11/2015	American Financial Resources, Inc.
48366	478125	Jeffrey Alan Crabtree	12/11/2015	Carrington Mortgage Services, LLC
48368	1220075	Kody Lee David	12/29/2015	Quicken Loans Inc.
48369	1237697	Peter David Elia	12/11/2015	Quicken Loans Inc.
48370	1408758	Jonathan Harry Hartsfield	12/11/2015	One Reverse Mortgage, LLC
48371	1425638	Jeffrey M Johnson	12/11/2015	New Penn Financial, LLC
48372	1250986	Successful Adel Khashola	12/11/2015	Quicken Loans Inc.
48373	1237727	Brandon Lawrence LaCarter	12/11/2015	Quicken Loans Inc.
48374	648846	Elvis Lazri	12/11/2015	Carrington Mortgage Services, LLC
48377	1312156	Leopoldo Olaiz-Saldivar	12/11/2015	Quicken Loans Inc.

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 12/31/2015)
48378	1398598	Dardan Palaska	12/29/2015	One Reverse Mortgage, LLC
48379	1416672	Melissa Alexandra Quinones	12/14/2015	Mortgage Research Center, LLC
48381	1421967	Leigh Denise Slavinski	12/15/2015	Security America Mortgage, Inc.
48384	1237815	Kody Kaitlin Speirs	12/11/2015	Quicken Loans Inc.
48387	1262820	NaTasha Lee Gomez	12/14/2015	Quicken Loans Inc.
48388	1082418	Ryan Michel Goyette	12/29/2015	United Military Mortgage, LLC
48389	1230089	John Anthony Maguire	12/14/2015	Quicken Loans Inc.
48390	1387041	Marnie Nicole Matthews	12/15/2015	Mortgage Research Center, LLC
48391	1391604	Jason Jay Middle	12/11/2015	Selene Finance LP
48392	1273516	Scott Raymond Oberto	12/14/2015	Quicken Loans Inc.
48393	474281	Camille Olson	12/11/2015	Citywide Home Loans, a Utah Corporation
48395	1283479	Gregory Thomas Solman	12/31/2015	Quicken Loans Inc.
48396	1409084	Anthony Michael Torres	12/30/2015	Freedom Mortgage Corporation
48397	172704	David Dwight Win	12/14/2015	Universal Mortgage & Finance, Inc.
48398	1296126	Alexander Scot Yoas	12/14/2015	Quicken Loans Inc.
48403	1104148	Carlos Rahi Becerra	12/15/2015	Nationstar Mortgage LLC
48404	210821	Nicole Johnson Bookout	12/14/2015	Mariner Finance, LLC
48405	1206672	Thomas Edward Boyes Jr	12/18/2015	Ditech Financial LLC
48406	1083267	Andrea Buczkowski	12/22/2015	Freedom Mortgage Corporation
48407	1168786	Scott Andrew Camara	12/15/2015	Quicken Loans Inc.
48408	1247494	Brian Robert Carr	12/15/2015	Quicken Loans Inc.
48409	946426	Kathryn Fitzmaurice	12/14/2015	Mariner Finance, LLC
48410	1116809	Jeffrey Charles Goodman	12/15/2015	Mortgage Research Center, LLC
48411	221278	Jackie W Graham	12/16/2015	First Home Mortgage Corporation
48412	1409396	Joseph Faraj Hanna	12/15/2015	Quicken Loans Inc.
48418	1032090	Ryan Fitzgerald Monahan	12/29/2015	Nationstar Mortgage LLC
48420	1404939	Alexander Paul Nordin	12/14/2015	New Penn Financial, LLC
48423	1429572	Michael Thomas Roe	12/31/2015	First Direct Lending, LLC
48425	457721	Kevin Slade Stanley	12/17/2015	Homestar Financial Corporation
48427	1379807	Coleman Paul Ueltschy	12/16/2015	New Day Financial, LLC
48428	1272583	Cody Clayton Yount	12/15/2015	Quicken Loans Inc.
48430	1289780	Paul Steven Berryman	12/16/2015	New Day Financial, LLC
48432	1375142	Christopher Paul Brady	12/16/2015	New Day Financial, LLC
48434	1375150	Eugene Bernard Davis III	12/29/2015	New Day Financial, LLC
48437	35341	CHRISTOPHER DAVID GREENE	12/18/2015	SecurityNational Mortgage Company
48439	1295268	Dana Christopher Johnson	12/15/2015	Quicken Loans Inc.

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 12/31/2015)
48440	1422216	ROBERT JAMES KANE JR	12/29/2015	CrossCountry Mortgage, Inc.
48441	40222	Daniel J Kraus	12/15/2015	Churchill Mortgage Corporation
48442	488367	Catherine Le	12/15/2015	Nationstar Mortgage LLC
48443	999038	Scott Daniel Martin	12/15/2015	NATIONS LENDING CORPORATION
48444	1404918	Lum Mati	12/15/2015	Cardinal Financial Company, Limited Partnership
48445	1408760	Vesa Pallaska	12/15/2015	One Reverse Mortgage, LLC
48446	1375173	Stephen James Poorman	12/16/2015	New Day Financial, LLC
48448	203704	William Joseph Rich	12/15/2015	American Neighborhood Mortgage Acceptance Company LLC
48450	95025	Elvis Santana	12/15/2015	American Financial Resources, Inc.
48451	1015237	Ross Tyler Shaffer	12/15/2015	Cardinal Financial Company, Limited Partnership
48454	1329937	Philip Joseph Snyder	12/29/2015	New Day Financial, LLC
48456	905315	Carolina Anna Wilkes	12/30/2015	PHH Home Loans, LLC
48461	1295378	Alan John Bashi	12/17/2015	Quicken Loans Inc.
48462	1273377	Jozefina Bibashani	12/17/2015	Quicken Loans Inc.
48463	1418169	Jessica Lynne deRivera	12/18/2015	Freedom Mortgage Corporation
48465	1199092	PAUL SAMIR FARAG	12/18/2015	Churchill Mortgage Corporation
48466	1351180	Jennifer Lynn Fuller	12/17/2015	Quicken Loans Inc.
48470	17758	William Jeffrey Jackson	12/31/2015	Amerisave Mortgage Corporation
48473	1418178	Mitchell Christopher Kearns	12/31/2015	Freedom Mortgage Corporation
48474	1409500	Donald Loren LaFleure	12/17/2015	Quicken Loans Inc.
48475	1329925	Nathan Joseph Majcher	12/22/2015	New Day Financial, LLC
48477	1409086	Colin John McManimon	12/11/2015	Freedom Mortgage Corporation
48480	1418174	Carl Christopher Padavano	12/18/2015	Freedom Mortgage Corporation
48482	1418184	Joshua Eric Swanson	12/18/2015	Freedom Mortgage Corporation
48485	1424738	William John Britton	12/21/2015	Homestar Financial Corporation
48488	1411756	Marcus Tyler Dowling	12/17/2015	Nationstar Mortgage LLC
48491	1264062	Kalev Jung Saarna	12/31/2015	Freedom Mortgage Corporation
48492	1409360	Kyle Joseph Sears	12/31/2015	Quicken Loans Inc.
48493	1409234	Christopher Lee Swauger	12/31/2015	Quicken Loans Inc.
48497	1237667	Michael Olsson Ambrozy	12/18/2015	Quicken Loans Inc.
48498	1014574	Harry Raymond Castilow	12/18/2015	Reverse Mortgages.com, Inc.
48499	1430853	Lauren Michelle DeLauter	12/23/2015	Caliber Home Loans, Inc.
48503	1428211	John Harris Watkins	12/22/2015	Angel Oak Home Loans LLC
48504	1220586	Megan Day Wright	12/18/2015	Quicken Loans Inc.
48505	1374111	Aaron Michael Boner	12/18/2015	Mortgage Research Center, LLC
48506	1400729	Kyle Nathan Campbell	12/31/2015	Carrington Mortgage Services, LLC

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 12/31/2015)
48507	915020	Christopher I Crenshaw	12/28/2015	Carrington Mortgage Services, LLC
48508	262064	Rita Ann Driscoll	12/18/2015	Luxury Mortgage Corp.
48510	1385545	Douglas Francisco Hernandez	12/18/2015	Nationstar Mortgage LLC
48511	348571	Eric Ernest Horn	12/18/2015	Carrington Mortgage Services, LLC
48513	1313019	Nicholas Alan Littrell	12/18/2015	Mortgage Research Center, LLC
48518	1420830	Steven Marshall Albert Young	12/18/2015	iFreedom Direct Corporation
48524	1409472	Garet Sullivan Barry	12/18/2015	Mortgage Research Center, LLC
48525	1413563	Kimberly Renee Curry	12/23/2015	CrossCountry Mortgage, Inc.
48527	1416588	Brett J Kerver	12/18/2015	NATIONS LENDING CORPORATION
48531	1406053	Cameron Esau Wallace	12/30/2015	CityWorth Mortgage LLC
48537	832413	CLAIRE ALEXIS PADGETT	12/18/2015	Freedom Mortgage Corporation
48538	821183	Stephanie Martin Steward	12/18/2015	Mortgage Research Center, LLC
48539	1206589	Steven Thomas Zaleski	12/31/2015	Ditech Financial LLC
48541	1432506	William Taylor Thomas Boyd	12/30/2015	New Day Financial, LLC
48544	1432509	John William Doyle	12/30/2015	New Day Financial, LLC
48545	197337	William Brewster Evans	12/30/2015	Southern Trust Mortgage, LLC
48547	1430196	Jessica Hampton	12/23/2015	Homestar Financial Corporation
48549	940847	Christopher Bradley Oswald	12/30/2015	Carrington Mortgage Services, LLC
48551	1076909	Aurel Pjepi	12/30/2015	Carrington Mortgage Services, LLC
48553	1432512	William Richard Scott	12/30/2015	New Day Financial, LLC
48558	1387466	Jack Harbi Allos	12/30/2015	Quicken Loans Inc.
48559	1261554	Michael John Arcangeli	12/30/2015	Quicken Loans Inc.
48564	90086	Edward D'Anna	12/30/2015	Freedom Mortgage Corporation
48565	1409236	Joseph Parick Davey	12/30/2015	Quicken Loans Inc.
48570	1312313	Nicholas Edward Koszewski	12/30/2015	Quicken Loans Inc.
48571	1429074	Paul Yuneho Lee	12/30/2015	Quicken Loans Inc.
48572	1396532	Unique Shantae Lewis	12/31/2015	Freedom Mortgage Corporation
48573	173054	Tracey Lynne Lynde	12/31/2015	Freedom Mortgage Corporation
48574	1409446	Richard Lawrence Maldonado	12/30/2015	Quicken Loans Inc.
48578	1429111	Ryan David Reineck	12/30/2015	Quicken Loans Inc.
48579	1410923	Michael William Roach	12/30/2015	NATIONS LENDING CORPORATION
48583	1262807	Chantelle Jeanne St.Onge	12/30/2015	Quicken Loans Inc.
48584	1220574	Cutter Oakes Tews	12/30/2015	Quicken Loans Inc.
48592	1408987	Bentzion Belen	12/30/2015	Quicken Loans Inc.
48593	89735	Gabriel Noel Blythe	12/30/2015	Cardinal Financial Company, Limited Partnership
48594	1419029	Brittany Marie Cochiasue	12/30/2015	Quicken Loans Inc.

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 12/31/2015)
48597	1159792	Michael Lee Fick II	12/30/2015	Quicken Loans Inc.
48601	1333689	Charles Theodore Meadows III	12/30/2015	Quicken Loans Inc.
48602	1399411	Michael Gerard Mlot	12/31/2015	Quicken Loans Inc.
48608	1262803	Sameer Siddiqui	12/30/2015	Quicken Loans Inc.
48610	1396515	Hychia Troutt	12/31/2015	Freedom Mortgage Corporation
48615	1418279	Andrew David Brown	12/31/2015	Quicken Loans Inc.
48617	1037380	Justin Howard Caruso	12/30/2015	loanDepot.com, LLC
48623	1295942	Angelica Leah Martin	12/31/2015	Quicken Loans Inc.
48626	1409376	Michael Robert Palo	12/31/2015	Quicken Loans Inc.
48635	1032781	Victoria Lynne Parks	12/31/2015	Alliance Financial Resources, LLC
48637	968902	Gillian Elizabeth Rodgers	12/30/2015	Stonegate Mortgage Corporation
48638	1408944	Chez James Santa Maria	12/31/2015	Quicken Loans Inc.
48641	1077424	Michael Victor Yaldoo	12/31/2015	Quicken Loans Inc.
48642	1418361	Preston Anthony Beard	12/31/2015	One Reverse Mortgage, LLC
48643	1408756	Movelette Sharon Edwards	12/31/2015	One Reverse Mortgage, LLC
48644	397532	Kevin Christopher Kennedy-Brand	12/31/2015	Broker Solutions, Inc.
48656	1419000	Anthony Joseph Cangialosi	12/31/2015	Quicken Loans Inc.
48668	1418317	Felicia Marie Massey	12/31/2015	Quicken Loans Inc.
48669	1262625	Alicia Marie McClenathen	12/31/2015	Quicken Loans Inc.
Denied				2
39011	35460	Damion Andrew Balog	12/17/2015	
46150	287889	Jonathan Michael Parrill	12/17/2015	

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 12/31/2015)
Terminated - Surrendered/Cancelled				49
25042	44241	Jacob Richard Vehige	12/28/2015	
25089	208597	Carey Mayfield Cox	12/03/2015	
27730	116216	Jasmina Krnjetin	12/28/2015	
28394	30051	Kirk Allen Yates	12/28/2015	
31144	177423	Lindsey Danielle Allen	12/28/2015	
31458	257841	Holly Marie St. Germain	12/22/2015	
31940	386410	Matthew Nelvin Amberson	12/07/2015	
32564	216860	Justin Edward Meier	12/31/2015	
33637	90165	Kerry Lynn Cole	12/29/2015	
35279	826806	Thomas Aloysius Clark Jr	12/29/2015	
35428	231964	William Clifford Dunn III	12/22/2015	
35441	208289	Debra Ann Forssander	12/22/2015	
35533	936013	Matthew Wayne Barker	12/22/2015	
35719	20123	Brian Michael Wolnik	12/31/2015	
35888	851429	John Michael Vartanian	12/30/2015	
35906	8847	John David Lundstrom Jr	12/28/2015	
35960	224326	Salvatore Militello	12/22/2015	
36027	774614	Cheryl Lou Bacon	12/22/2015	
36303	640484	Bridgette Althen Sweet	12/31/2015	
36324	993542	Patrick Michael Decker	12/28/2015	
36822	426215	Kevin Richardson Wade	12/22/2015	
37183	850522	Lisa Marie Billings	12/02/2015	
37417	168984	Jason Warren Thomas	12/02/2015	
37532	1027443	Michael Andrew Gajda	12/22/2015	
37806	845282	Luis Alberto Vera	12/29/2015	
38039	147606	Pamela Sue Vroman	12/30/2015	
38507	1049200	Todd Steven Griglin	12/22/2015	
39006	253046	Jeffrey Brian Stephenson	12/31/2015	
39083	917070	Donna S Archer	12/15/2015	
40260	1120270	Shannon Marie Schaefer	12/08/2015	
40898	1023670	Ja Lisia Monique Melendez	12/29/2015	
40990	150914	Mark Jost	12/28/2015	
41352	1125033	Amy Ravelo	12/10/2015	
41673	1023590	John Michael Glandon	12/09/2015	
43450	1192563	Gabriel Eugene Anastasio	12/04/2015	

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 12/31/2015)
43609	999832	Sandra Harvey Marshall	12/28/2015	
43808	1206488	Travis Wayne Carr	12/28/2015	
44038	1139969	Amy Elizabeth Hablitzel	12/30/2015	
44211	1241522	Brett Taylor Honeycutt	12/29/2015	
44278	874253	Eyal Tropen	12/28/2015	
44669	1237813	Bharat Srivastav Saran	12/28/2015	
44907	1262804	Nicholas David Sissen	12/28/2015	
45233	1201477	Hugh Angus Harvey	12/29/2015	
45487	1203368	Dennis Ray Price II	12/08/2015	
45536	1294935	Timothy Ray Oster	12/04/2015	
45891	1289608	Darren Matthew Carlyle	12/16/2015	
46195	1326124	Maureen Deirdre Miller	12/02/2015	
47049	814726	Avenia Koutsohilis	12/31/2015	
47174	1289359	Thressa J. Goodrum	12/29/2015	