



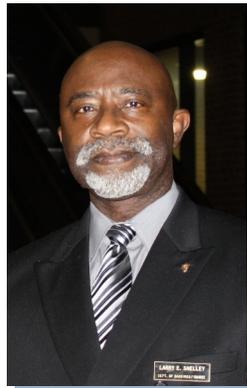
Monthly Mortgage Summary

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

Inside this Issue:

Reminders Regarding Contact Information	2
Customer Service Stars	2
NDFI Outreach and Upcoming Speaking Engagements	2
Administrative Actions	3
Fine Information	3
Licenses Withdrawn or Expired	4
Licenses Approved or Reinstated	4
Contact Information	8

NDFI Division Management Changes



Larry Shelley

Supervisory Manager Larry Shelley will retire effective March 30, 2012, after 32 years of faithful service to the State of Georgia.

Larry began his career with the Department of Banking and Finance ("Department") in 1978 as an Assistant Financial Examiner in Dublin. He transferred to Atlanta as a Financial Examiner in 1981 and progressed through the examiner ranks to become a Senior Financial Examiner before leaving the Department in 1985 to work in the banking industry in the area of credit review.

Larry returned to the Department in 1988 as a Senior Financial Examiner and was promoted to Assistant District Director in 1990. In 1993, he was promoted to an Assistant Deputy Commissioner position (a position which is now titled Supervisory Manager) in the Department's main office. Prior to his appointment as Supervisory Manager - Mortgage Regulation, Larry served for two years as a Consumer Affairs Specialist in the Department's Legal and Consumer Affairs Division.

Larry is also a Certified Examination Manager. Congratulations Larry! We wish you the best in your well-deserved retirement.

With the announcement of Larry's retirement, Betty Thomas was selected to fill the Supervisory Manager - Mortgage Regulation position.

Betty began her career with the Department in December 1997 in the Supervision Division. She joined the Non-Depository Financial Institutions Division in September 2003 as a Mortgage Examiner and progressed through the examiner ranks to become a Senior Financial Examiner in July 2008.

As a Mortgage Examiner, Betty gained considerable knowledge in examining the books and records of mortgage brokers and lenders. Betty leads the investigations of unlicensed entities that are found transacting business in violation of the Georgia Residential Mortgage Act. She is also a Certified Fraud Examiner and the liaison between the Department and the 30310 Zip Code Mortgage Fraud Task Force.

Congratulations Betty!



Betty Thomas

Reminders Regarding Contact Information

All licensees must keep their e-mail addresses updated on the NMLSR at all times — MU1 filings for companies and MU4 filings for individuals. Essentially all communication from our Department is through e-mail. If your e-mail address is not correct in the NMLSR, you may miss valuable information that could adversely affect your license. Please ensure that your e-mail properties are set to always allow delivery of e-mail from the Department. The Department is not responsible for any missed communications if your e-mail address is not correct or if you have set our e-mail addresses to go to junk/spam or trash.

As an additional reminder to mortgage loan originator licensees (“MLOs”), the NMLSR allows either an MLO or an MLO’s sponsor to create a Form MU4. **However, each MLO is expected to maintain individual control over his or her record in the NMLSR. The e-mail address of an MLO should be his or her own and not one assigned to a sponsoring company or a company official.**

CUSTOMER SERVICE STARS FOR THE MONTH OF FEBRUARY

It is the Department’s goal to provide excellent customer service by meeting and exceeding the expectations of our customers. Along those lines, we would like to recognize the following individuals and/or teams for going above and beyond in serving our customers:

NDFI Division Mortgage Staff – The Department received comments from a customer stating: “I cannot let another month slip by without sharing my thoughts about Irene Harper, Helen O’Leary, Janet Anderson and Larry Shelley. Working with federal and state regulators all over the country gives me a very keen perspective on professionalism and efficiency. Every time I contact the DBF, I am overwhelmed with the responsiveness, professionalism and cooperative, positive attitudes from everyone at DBF, but in particular; Irene, Helen, Janet and Larry. It is my pleasure to be working with all of you. My dream in life is that y’all would teach the other government regulators that providing excellent customer service is like a smile; ‘it costs nothing but creates much’.”

**CONGRATULATIONS AND GREAT JOB TO THIS MONTH’S
CUSTOMER SERVICE STARS!!**



NDFI Outreach AND UPCOMING SPEAKING ENGAGEMENTS

- ❖ Deputy Commissioner for Non-Depository Financial Institutions Rod Carnes will be speaking at the 8th Annual [Georgia Real Estate Fraud Prevention and Awareness Coalition \(GREFPAC\)](#) Conference on **March 7th** at the Cobb Galleria Centre, Atlanta.

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final

- **Casa Viva, LLC, Duluth, GA** - Order to Cease and Desist issued 01/13/2012 became final 02/20/2012.
- **Community Business Center, Inc. dba Decatur Business Center, Chamblee, GA** - Order to Cease and Desist issued 01/13/2012 became final 02/21/2012.

License Denials

IDNUM	NMLS#	CODE	NAME	CITY	ST	DENIED
29754	272630	OD	Brizendine Emmett Mason	Louisville	KY	02/23/2012
32651	50662	OD	Michael Dunbar Jewell	Charleston	SC	02/23/2012
32963	774626	BD	Capital Lending & Associates, Inc.	ATLANTA	GA	02/24/2012
32981	560469	OD	Hung T Le	Atlanta	GA	02/24/2012
33180	648656	OD	Anthony Wayne Newkirk	Fort Worth	TX	02/23/2012
33351	819117	OD	Zachary Rochelle Evans	Lewisville	TX	02/23/2012
33487	824214	OD	Amy Elizabeth Park	Riverton	NJ	02/23/2012
33551	842589	OD	Ronel Laurent	Boca Raton	FL	02/23/2012

TOTAL: 8

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 Prohibited Acts | 55 | Fines for Mortgage Call Report Filed Late in NMLS |
| 1 | Fines for Advertising | 1 | Fine for Failure to Perform Background Checks |
| 1 | Fine for Doing Business w/ Unlicensed Entity | | |

MORTGAGE LICENSEES / REGISTRANTS EXPIRED OR WITHDRAWN IN FEBRUARY 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	EXPIRED	WITHDRAWN
32796	276871	OD	Edward Alexander Trippe	Atlanta	GA	02/03/2012	
28824	172535	OD	Suzanne Marie Coryer	Cumming	GA	02/20/2012	
30335	349859	BD	Cary Dean Smith	SNELLVILLE	GA	02/21/2012	
14511	2743	LD	Superior Mortgage Corp.	HAMMONTON	NJ		02/02/2012
6078	3073	BD	Primerica Financial Services Home Mortgages, Inc.	DULUTH	GA		02/03/2012
31637	181495	OD	Takahiro Carl Settles	SAN CLEMENTE	CA		02/03/2012
33025	198292	BD	Clifton Financial Services, Inc	MAITLAND	FL		02/14/2012
26491	146020	OD	Frankie Devon Patrick	Hampton	GA		02/17/2012
26624	143237	OD	Linda Diane DeGarady	Mt. Pleasant	SC		02/24/2012
31653	46375	LD	CalCon Mutual Mortgage Corporation	SAN DIEGO	CA		02/27/2012
32563	240771	OD	ANTHONY LLOYD JENKINS	Goose Creek	SC		02/27/2012
33143	813588	OD	Michelle Deanna Marmon	Clarkston	MI		02/29/2012

TOTAL: 12

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
19789	2225	L	Acceptance Capital Mortgage Corporation *	SPOKANE	WA	11/19/2004	
33247	415033	B	Altisource Fulfillment Operations, Inc.	ATLANTA	GA	02/10/2012	
33650	854222	B	Premier Home Capital, LLC	CUMMING	GA	02/17/2012	
33663	870421	B	AAA Mortgage Solutions, LLC	WOODSTOCK	GA	02/24/2012	
33248	152859	L	FBC Mortgage, LLC	Orlando	FL	02/03/2012	
33479	227262	L	DAS Acquisition Company, LLC	ST. LOUIS	MO	02/03/2012	
33058	355253	L	Security America Mortgage, Inc.	HOUSTON	TX	02/17/2012	
33522	12007	L	LeaderOne Financial Corporation	OVERLAND PARK	KS	02/24/2012	

TOTAL: 8

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 FEBRUARY 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
27915	274656	O	Tyrone Marlon Carrington	Stamford	CT	10/07/2011	02/10/2012
24512	22213	O	Paul Robert McDonald	Charlotte	NC	02/19/2010	02/17/2012
24402	216573	O	Kimberly Ottaway	Lawrenceville	GA	03/26/2010	02/17/2012
26950	235840	O	Rhonda M. Smith	Powder Springs	GA	05/21/2010	02/17/2012
28311	204674	O	Yoni Lahav	Cooper City	FL	07/30/2010	02/17/2012
30394	5027	O	Ervin J. Kowitz	Reisterstown	MD	09/17/2010	02/17/2012
29361	266717	O	Marielena Roach	Cumming	GA	09/03/2010	02/24/2012
33212	306991	O	Aaron Alexander Langes	Pembroke	GA	02/03/2012	
33414	691480	O	Richard Junior Smith	McConnells	SC	02/03/2012	
33456	213597	O	John Richard Caswell	Laguna Niguel	CA	02/03/2012	
33460	824856	O	Shannon Marie Herrera	Dallas	TX	02/03/2012	
33463	849234	O	Erik Sean Johannessen	Orange	CA	02/03/2012	
33464	403676	O	Tyler Zaman Khalikyar	Woodstock	GA	02/03/2012	
33527	838695	O	Renee Ann Loper	Detroit	MI	02/03/2012	
33533	112825	O	Stephen Allen Bighaus	Lynnwood	WA	02/03/2012	
33542	51120	O	Robert Dennis Keys	Garden Grove	CA	02/03/2012	
33550	849017	O	Timothy Aaron Janczuk	West Chester	PA	02/03/2012	
33555	274758	O	Michelle SungMee Pai	irving	TX	02/03/2012	
33563	229736	O	Pasquale Bernard Mungiole, Jr.	franklinville	NJ	02/03/2012	
33569	370851	O	Jason Mathew Doliveck	Phoenix	AZ	02/03/2012	
33607	834182	O	Benjamin Gregory Hansz	Des Moines	IA	02/03/2012	
33640	355161	O	Charles David Kruse	Columbia	MO	02/03/2012	
33647	847903	O	Joon Il Cho	Scottsdale	AZ	02/03/2012	
33652	847795	O	Ahmed Saleh Mehdi Alshimary	Ypsilanti	MI	02/03/2012	
33653	847887	O	Sean William Bunevich	North Ridgeville	OH	02/03/2012	
33654	847800	O	Catherine Ann Castelli	St. Clair Shores	MI	02/03/2012	
33655	847888	O	Andrea Marie Coyle	Lakewood	OH	02/03/2012	
33657	847889	O	Michael Joseph Dragony	Westlake	OH	02/03/2012	
33658	847905	O	Liliana Maria Esquer-Yanez	Phoenix	AZ	02/03/2012	
33659	307734	O	Jessilyn Rudene Fletcher	Houston	TX	02/03/2012	
33661	196680	O	Carlos Antonio Reyes	Anaheim	CA	02/03/2012	
33667	827827	O	KERRY RICH FARMER	Flowery Branch	GA	02/03/2012	
33668	847816	O	Brandon Steven Garton	Detroit	MI	02/03/2012	
33669	847819	O	Michael John Green	Grosse Pointe Park	MI	02/03/2012	
33670	847906	O	Robert Nicholas Guice	Phoenix	AZ	02/03/2012	
33671	847845	O	Bradley Stephen Noel	Auburn Hills	MI	02/03/2012	
33673	847856	O	Kyle James Reichert	Westland	MI	02/03/2012	
33674	847895	O	Anthony Edward Russell	Lakewood	OH	02/03/2012	
33675	847861	O	Theodore Wesley Sherman	Garden City	MI	02/03/2012	
33676	847871	O	Trisha Lynn Wofford	Yale	MI	02/03/2012	
33678	832086	O	Melissa Bischoffer	Algaunquin	IL	02/03/2012	
33679	213567	O	Shannon Elizabeth Kelly	Costa Mesa	CA	02/03/2012	

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33684	847801	O	Ahmed Fadel Chamander	Deaborn	MI	02/03/2012	
33686	629977	O	Tim Dibona	Tempe	AZ	02/03/2012	
33197	813637	O	Kevin David Kordalski	Broadview Heights	OH	02/10/2012	
33435	643683	O	SASHAGAYE YANEKA MURRAY	st. louis	MO	02/10/2012	
33483	843374	O	Lisa Kay Durben	Indian Land	SC	02/10/2012	
33567	844050	O	Justin Denver Brown	Indianapolis	IN	02/10/2012	
33577	324593	O	Joyce Abigail Hardy	Louisville	KY	02/10/2012	
33578	143083	O	Brian Thomas Norton	Cumming	GA	02/10/2012	
33587	491904	O	Aaron Alan Green	Rancho Cucamonga	CA	02/10/2012	
33600	860689	O	Wesley Austin Richard Ebner	Rockville	MD	02/10/2012	
33625	397615	O	Steven Christopher Strauss	Brownstown	MI	02/10/2012	
33630	865043	O	Matthew John DeCesaro	ALPHARETTA	GA	02/10/2012	
33631	799275	O	Peter Joseph Kramer	West Des Moines	IA	02/10/2012	
33645	188207	O	Richard Raymond Roeser	Lindon	UT	02/10/2012	
33680	861608	O	Elizabeth Lewis	Dacula	GA	02/10/2012	
33683	158347	O	JEFFREY BRIAN CHALKER	COTTONWOOD	UT	02/10/2012	
33685	818347	O	Joseph Renzo DeAngelis	Sewell	NJ	02/10/2012	
33688	246204	O	Gerry Devon Pate	Stone Mountain	GA	02/10/2012	
33689	847897	O	Andrew Michael Snowball	Cuyahoga Falls	OH	02/10/2012	
33693	847808	O	Daniel James Conzelman	Plymouth	MI	02/10/2012	
33694	847785	O	Michael Christopher DiPonio	Auburn Hills	MI	02/10/2012	
33697	847891	O	Martin Michael Komertz	Cuyahoga Falls	OH	02/10/2012	
33698	847910	O	Kyle C. Marley	mesa	AZ	02/10/2012	
33704	847864	O	Joseph Thomas Stanton	Clare	MI	02/10/2012	
33705	847921	O	Warren Jay Trangsrud	Scottsdale	AZ	02/10/2012	
33710	148817	O	Jonathan Edward Browning	Crestwood	KY	02/10/2012	
33712	835229	O	Christa Carleen Hutchens	Olathe	KS	02/10/2012	
33715	843048	O	Laura Ann Morse	Overland Park	KS	02/10/2012	
33722	488446	O	Dipan C. Desai	Villa Park	CA	02/10/2012	
29879	264189	O	Derek Fertig	Fort Lauderdale	FL	02/17/2012	
33017	822617	O	Bernabel Rebollar	Charlotte	NC	02/17/2012	
33196	210011	O	Joshua Weiss Harmatz	Sacramento	CA	02/17/2012	
33251	287290	O	John Paul Lozada Martinez	La Mirada	CA	02/17/2012	
33321	683220	O	Adam M. Chapin	Ankeny	IA	02/17/2012	
33350	824903	O	Robert Allan Ernster	Lake Forest	CA	02/17/2012	
33407	336300	O	Michael Daniel Dunn	Maitland	FL	02/17/2012	
33453	552046	O	Thomas Jacoby Michelson	Castle Rock	CO	02/17/2012	
33606	848552	O	Anthony Eelman	Auburndale	FL	02/17/2012	
33613	8876	O	Brian Paul Westervelt	East Greenwich	RI	02/17/2012	
33692	806917	O	Dale Craig Conner	Suwanee	GA	02/17/2012	
33695	397492	O	Anthony John Falzarano	Brick	NJ	02/17/2012	
33700	305149	O	Daniel Emil Rigoglioso	Toms River	NJ	02/17/2012	

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33701	847896	O	Daniel Paul Schonauer	Perry	OH	02/17/2012	
33706	847867	O	Brian James Trimble	East Lansing	MI	02/17/2012	
33711	847815	O	Arthur Garcia	Dearborn Heights	MI	02/17/2012	
33713	847833	O	Braden Robert L'Amoreaux	Clarkston	MI	02/17/2012	
33714	827016	O	Jonathan Emmanuel McIntosh	Gilbert	AZ	02/17/2012	
33718	198644	O	Anthony Augustus Tucci	Glenville	PA	02/17/2012	
33719	847898	O	Benjamin Christian Wiles	Cleveland	OH	02/17/2012	
33725	847829	O	Timothy John Iles, Jr	Detroit	MI	02/17/2012	
33726	129861	O	ronald joseph miles	westminster	MD	02/17/2012	
33727	847844	O	Darryl Thomas Nobles, Jr.	Canton	MI	02/17/2012	
33728	847790	O	Bradford Clarke Rice	Livonia	MI	02/17/2012	
33732	834334	O	Jay Michael Brigman	Fort Mill	SC	02/17/2012	
33736	827007	O	Eric Alan Sailor	Twinsburg	OH	02/17/2012	
33737	450488	O	Anthony James Wilhelm	Peachtree City	GA	02/17/2012	
33754	65410	O	ANTHONY JEFFERSON ECKERT	HANOVER	PA	02/17/2012	
33758	447595	O	Todd Brandon Keicher	Columbia	MO	02/17/2012	
33849	12750	O	Matthew James Hayes	Rochester Hills	MI	02/17/2012	
33862	36745	O	Brian Thomas McDonald	Royal Oak	MI	02/17/2012	
33545	243081	O	Kenton Cody Lamb	Largo	FL	02/24/2012	
33572	390759	O	Sean Patrick Murphy	Costa Mesa	CA	02/24/2012	
33610	824569	O	Lonnie Joseph Schatz	Cumming	GA	02/24/2012	
33696	142282	O	Jason Green	indianapolis	IN	02/24/2012	
33720	848895	O	Alexander William Winter	Indianapolis	IN	02/24/2012	
33729	422376	O	James Dean Robison	Glendale	AZ	02/24/2012	
33733	62821	O	Marc Robert Budnik	Norcross	GA	02/24/2012	
33735	431622	O	Jared Arthur Hawkins	Ringgold	GA	02/24/2012	
33770	545246	O	BRIAN JEFFREY COLE	Hoschton	GA	02/24/2012	
33771	847890	O	Brian Robert Fox	Cuyhoga Falls	OH	02/24/2012	
33776	847825	O	Saif Haris Hormoz	Marysville	MI	02/24/2012	
33777	150440	O	Denise G. Scardino	Savannah	GA	02/24/2012	
33778	194922	O	David Alonzo Smith	Bensalem	PA	02/24/2012	
33790	838746	O	Jared Adam Marusic	Solon	OH	02/24/2012	
33791	221850	O	John E. Myers, Jr.	SCOTCH PLAINS	NJ	02/24/2012	
33792	847872	O	Jonathan Andrew Wollak	Redford	MI	02/24/2012	
33793	146806	O	David Edward Zopf, Jr.	Brentwood	TN	02/24/2012	
33796	448884	O	Grace Ann Lusher	Columbus	GA	02/24/2012	
33799	847791	O	Sabrina Renee Wells	Detroit	MI	02/24/2012	
33803	814940	O	Dudley Noble Harpole	Baltimore	MD	02/24/2012	
33805	847899	O	Daniel James Wojtala	Mentor	OH	02/24/2012	
33822	869701	O	Shawn Donald McNeely	Bluffton	SC	02/24/2012	
33823	27555	O	Byron Christopher Pugh	Scottsdale	AZ	02/24/2012	
33826	385381	O	Timothy Scott Clarke	Ypsilanti	MI	02/24/2012	

TOTAL: 126

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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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