



Monthly Mortgage Summary

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

Inside this Issue:

Continuing Education Requirements for 2013 License Renewal	2
Anti-Money Laundering and Suspicious Activity Reports	2
Georgia Residential Mortgage Act Fee Reminder	3
Mortgage Call Report Reminder	3
Administrative Actions	4
Fine Information	4
Licenses Revoked, Withdrawn or Expired	5
Licenses Approved or Reinstated	6
Contact Information	13

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

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

Mortgage brokers 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 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.

(Continued on page 2)

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

(Continued from page 1)

Mortgage brokers 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>.

Anti-Money Laundering and Suspicious Activity Reports

The Financial Crimes Enforcement Network ("FinCEN") recently issued a final rule that requires non-bank residential mortgage lenders and mortgage originators to establish anti-money laundering policies and to file suspicious activity reports ("SARs") under the Bank Secrecy Act ("BSA").

The final rule was effective on April 16, 2012, with a compliance date of August 13, 2012. The text of the rule can be found in the Federal Register at 31 CFR Part 1010 and 31 CFR Part 1029 (http://www.fincen.gov/statutes_regs/frn/pdf/1506-AB02_RML0_Final_Rule.pdf).

An overview of the requirements and other important information can be found on FinCEN's website at: http://www.fincen.gov/financial_institutions/lfc/

FinCEN Helpline:

Regulatory Toll-Free Helpline, (800) 949-2732 (Monday thru Friday, 8:00 a.m. - 5:00 p.m., E.T.)



Georgia Residential Mortgage Act Fee Reminder

The \$10.00 per loan fees required by O.C.G.A. Section 7-1-1011(b)(2) and Department Rule 80-5-1-.04 are due **no later than September 1, 2012**, for residential mortgage loans closed during the period January 1, 2012, through June 30, 2012. A \$10.00 fee will be due if the loan is a residential mortgage loan as defined in the Georgia Residential Mortgage Act ("GRMA"), and if a security deed, a modification of a security deed or other form of modification of a security interest is recorded.

Financial institutions, mortgage licensees and registrants that act as the *collecting agent* (including brokers that table fund and collect the fee) must submit the fees and file the fee statement before the deadline to avoid fines.

Per Department Rule 80-5-1-.04(b), GRMA per loan fee reporting / remittance must be completed online through the Department's secure website. Reporting is required even if no residential mortgage loans were made and no fees are due. To avoid fines for failure to report / remit GRMA fees, reporting must be completed by the deadline noted above. Reporting and fee payment must be done online on our secure website at: <https://bkgfin.dbf.state.ga.us/GRMAFee.html>.

Mortgage Call Report Reminder

This is a reminder that the Mortgage Call Report ("MCR") required by O.C.G.A. Section 7-1-1004.1 is due within 45 days of the end of every calendar quarter. **Second quarter data (April 1 – June 30, 2012) must be filed through the NMLSR by August 14, 2012.** Reporting is required even if no Georgia residential mortgage loans were made during the quarter.

Companies that fail to file quarterly MCRs prior to the deadline will be assessed a fine and may subject their Georgia license to revocation. Any outstanding fines owed to the Department must be paid through its secure website at: <https://bkgfin.dbf.state.ga.us/MortgageDocs/MtgFinePay.html>.

For more information about the requirements surrounding the MCR, please refer to the NMLSR website at: <http://mortgage.nationwidelicencingsystem.org/slr/common/mcr/Pages/default.aspx>

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

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final

- **CStar Corporation, Atlanta, GA** - Order to Cease and Desist issued 06/29/2012 became final 07/31/2012.
- **John W. Persse Law Group, Sarasota, FL** - Order to Cease and Desist issued 06/29/2012 became final 07/31/2012.
- **Meigs Trading, LLC, d/b/a www.mortgageloanamerica.com d/b/a www.mortgagehomeloanscenter.com d/b/a www.mortgageratedeals.com, Roswell, GA** - Order to Cease and Desist issued 06/29/2012 became final 07/31/2012.
- **Reverse Mortgage HelpDesk, LLC, d/b/a www.reverse-mortgage.org, d/b/a www.reversemortgagehelpdesk.com, Kennesaw, GA** - Order to Cease and Desist issued 06/29/2012 became final 07/31/2012.
- **Total Choice Corporation, McDonough, GA** - Order to Cease and Desist issued 06/05/2012 became final 07/05/2012.

Mortgage Loan Originator License Denials

IDNUM	NMLS#	NAME	CITY	ST	DENIED
29897	42143	Mike Scott Kammet	BOCA RATON	FL	07/03/2012

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 Doing Business w/ Unlicensed Entity

**MORTGAGE BROKER AND LENDER LICENSEES / REGISTRANTS
EXPIRED OR WITHDRAWN IN JULY 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	EXPIRED	WITHDRAWN
12030	138250	BD	United Mortgage Associates, Inc.	STOCKBRIDGE	GA		07/02/2012
23939	148436	BD	BayBurg Financial, Inc.	Ft. Lauderdale	FL		07/02/2012
31580	363232	BD	Pheobe Maria Brown	SAVANNAH	GA		07/02/2012
32184	458323	LD	NuCompass Mortgage Services LLC	Des Moines	IA		07/10/2012
11535	9732	LD	Saxon Mortgage Services, Inc.	Fort Worth	TX		07/12/2012
32394	171747	LD	Coastal States Mortgage Corporation	Fort Lauderdale	FL		07/16/2012
17302	4266	LD	Home Loan Center, Inc. (California)	IRVINE	CA		07/19/2012
15726	62411	LD	Republic State Mortgage Co.	Houston	TX		07/27/2012
24089	138858	BD	Aapex Financial Solutions, LLC	Cornelius	NC		07/31/2012
23115	5940	LD	Main Street Financial, Inc.	Indianapolis	IN		07/31/2012
23316	22548	LD	Graystone Solutions, Incorporated	Wayland	MA		07/31/2012
15556	149713	RD	CWABS, Inc.	Westlake Village	CA		07/31/2012
15783	149715	RD	CWMBS, Inc.	Westlake Village	CA		07/31/2012

TOTAL: 13

**MORTGAGE LOAN ORIGINATOR LICENSEES
EXPIRED OR WITHDRAWN IN JULY 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	EXPIRED	WITHDRAWN
28217	32080	OD	Lee Jason Burnstein	West Bloomfield	MI		07/13/2012
25429	3456	OD	Amanda Pene Zielinski	Concord	OH		07/19/2012
29531	107876	OD	Eugene Kyung	Parker	CO		07/24/2012
28815	20915	OD	Mohamed Abbas	Dearborn	MI		07/31/2012
30889	260224	OD	Caitlin Elizabeth Boutin	Scottsdale	AZ		07/31/2012
33651	847794	OD	Tamer Ali Adman	Macomb	MI		07/31/2012
33694	847785	OD	Michael Christopher DiPonio	Auburn Hills	MI		07/31/2012

TOTAL: 7

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 JULY 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
25715	153527	O	Christopher D. Tanner	Atlantic Beach	FL	04/23/2010	07/06/2012
25928	36090	O	Michael Martin	Duluth	GA	05/07/2010	07/13/2012
29091	272759	O	Julie Dungan Terrell	Macon	GA	06/04/2010	07/13/2012
29079	281150	O	Catherine Ann Schafer	Kennesaw	GA	06/04/2010	07/20/2012
25835	218371	O	William Goodwyn Ruppenthal	Gainesville	GA	07/09/2010	07/20/2012
28888	202923	O	Susan N. Corley	Athens	GA	07/23/2010	07/20/2012
24880	88572	O	Jeana Marie Cason	Foothill Ranch	CA	08/13/2010	07/20/2012
30635	346194	O	Alejandro Emilio Rivera	Athens	GA	11/05/2010	07/20/2012
30381	282066	O	Nam H. Kim	Chino Hills	CA	11/19/2010	07/27/2012
31394	314749	O	Benjamin Wade Law	The Colony	TX	02/11/2011	07/06/2012
32127	7344	O	Robert Warren Brown	Louisville	KY	05/06/2011	07/20/2012
33829	618785	O	Kelly M. Sharrow	China	MI	07/06/2012	
34378	358612	O	Jarrod Michael Hileman	Lancaster	SC	07/06/2012	
34534	868874	O	Shawna Brooks	Marietta	GA	07/06/2012	
34605	32935	O	Stephen Francis Moorhouse	Randolph	NJ	07/06/2012	
34675	913680	O	Raidan Kamal Sobh, Jr.	Grand Blanc	MI	07/06/2012	
34678	913712	O	Robert Thomas Tiernan	Saline	MI	07/06/2012	
34682	913725	O	Michael Steven Wilmoth	Richmond	MI	07/06/2012	
34704	340113	O	Erick David Elson	Laveen	AZ	07/06/2012	
34753	139236	O	Nora Leone Gohn	Towson	MD	07/06/2012	
34755	244066	O	Anthony Michael Ivy	Mission Viejo	CA	07/06/2012	
34773	49808	O	Gary Lee Kowalski	Bellflower	CA	07/06/2012	
34778	4891	O	Jennifer L. Burns	Tucker	GA	07/06/2012	
34789	145790	O	Scott David Greenlaw	Kirkland	WA	07/06/2012	
34792	234170	O	George Henry Rudolph	Irvine	CA	07/06/2012	
34803	891484	O	Valerie Ann Luszcz	Southfield	MI	07/06/2012	
34818	880478	O	Bridget Patricia Kastl	South Lyon	MI	07/06/2012	
34830	500246	O	Michael Joseph Sanwald	Yardley	PA	07/06/2012	
34838	261953	O	David Alan Harvey	Orlando	FL	07/06/2012	
34845	879955	O	Gloria Meta Withers	Buena Vista	GA	07/06/2012	
34849	908853	O	Mark Wendell Dupree	Salt Lake City	UT	07/06/2012	
34855	326064	O	Mark Aaron Landon	Milton	GA	07/06/2012	
34858	913047	O	Kevin Michael Murray	Baltimore	MD	07/06/2012	
34865	913653	O	Jonathan Laurence Rohring	Battle Creek	MI	07/06/2012	
34870	921549	O	Raymond Justin Slay	Elberton	GA	07/06/2012	
34871	781695	O	Brian Stewart	Scottsdale	AZ	07/06/2012	
34884	915558	O	Jeffery Scott McLean	Marietta	GA	07/06/2012	
34888	861251	O	Henry Joseph Shenkosky, III	Brighton	MI	07/06/2012	
34889	813611	O	Zachary Theodore Silverman	Berkley	MI	07/06/2012	
34891	861268	O	Derek Paul Springer	Ypsilanti	MI	07/06/2012	
34892	779294	O	Dana Lee Vasko	Phoenix	AZ	07/06/2012	
34895	357462	O	Donald L. DeMattio	Worthington	OH	07/06/2012	
34905	902413	O	Amy Elizabeth Brown	Waterford	MI	07/06/2012	
34906	891500	O	Abdallah Joseph Eid	Shelby Twp.	MI	07/06/2012	
34912	884736	O	Angela Manning Rose	Matthews	NC	07/06/2012	
34930	912426	O	Michael Andrew Schmit	Maitland	FL	07/06/2012	

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
34936	418795	O	Ryan Barry Philip	Belleville	NJ	07/06/2012	
34940	907587	O	samuel andrew lentine	Bloomington	IL	07/06/2012	
34944	869975	O	Stephanie Lauren Camp	shepherdsville	KY	07/06/2012	
34946	201533	O	Zachary Marshall Emdee	Louisville	KY	07/06/2012	
34211	168002	O	Duc Cao	Suwanee	GA	07/13/2012	
34632	888290	O	Steven Michael Rawley	Riverside	CA	07/13/2012	
34706	398579	O	Gene Karpel Levy	Irvine	CA	07/13/2012	
34779	506590	O	Barbara Lynn Cook	Smyrna	GA	07/13/2012	
34784	737558	O	PATRICK ANDREW SHERIDAN	Riverview	FL	07/13/2012	
34791	103372	O	Rodney James Morgan	Concord	NC	07/13/2012	
34813	861713	O	Nicholas John Smalc	Cleveland	OH	07/13/2012	
34851	891481	O	Nathan Joseph Guilloz	Wyandotte	MI	07/13/2012	
34880	844046	O	Amy Lynn Dzialo	Flowery Branch	GA	07/13/2012	
34885	913627	O	Mitesh Mukesh Patel	Plymouth	MI	07/13/2012	
34898	897838	O	Christine May Judd	Shawnee	KS	07/13/2012	
34904	860562	O	Cody Wyatt Barz	Detroit	MI	07/13/2012	
34909	32164	O	Mathew Edward Lorince	Brecksville	OH	07/13/2012	
34910	904957	O	Warren Kirby Morris	Charlotte	NC	07/13/2012	
34911	505124	O	Vanessa Y. Pass	Charlotte	NC	07/13/2012	
34917	880850	O	Brian Rodney Wolfe	Clawson	MI	07/13/2012	
34921	422380	O	Kristina Lynn Call	Scottsdale	AZ	07/13/2012	
34922	860005	O	William Jason Eters	Lees Summit	MO	07/13/2012	
34923	871758	O	Rodrick David Helsen	Royal Oak	MI	07/13/2012	
34924	913563	O	Zachary Ross Lederer	West Bloomfield	MI	07/13/2012	
34926	901030	O	Jeffrey Alan Nielsen	Carson	CA	07/13/2012	
34927	913638	O	David John Powers	Roseville	MI	07/13/2012	
34929	913666	O	Bryan David Savage	Troy	MI	07/13/2012	
34931	914562	O	Shellie Kersey Sexton	Dacula	GA	07/13/2012	
34932	900283	O	Karen Lynn Barnett	Charlotte	NC	07/13/2012	
34934	144703	O	Raymond Vincent Nieto	Diamond Bar	CA	07/13/2012	
34935	902256	O	William A. Nightengale, II	Charlotte	NC	07/13/2012	
34939	847792	O	Eugene Joseph Yoscovits	Riverview	MI	07/13/2012	
34941	917517	O	Kimberly Todd Ballew	Cumming	GA	07/13/2012	
34943	583556	O	Dana Leann Burris	Lakewood	OH	07/13/2012	
34948	267109	O	Ali Hashem	Dearborn	MI	07/13/2012	
34949	352747	O	Philip Alexander McAndrew	Corona	CA	07/13/2012	
34950	926752	O	Justin Francisco Perez	Suwanee	GA	07/13/2012	
34952	888655	O	Thomas Joseph Savino	Jacksonville	FL	07/13/2012	
34953	352563	O	Phillip Matthew Shuppert	Indianapolis	IN	07/13/2012	
34959	844238	O	Mary Ann Armistead	Chamblee	GA	07/13/2012	
34961	897614	O	Robert Michael Casagrande, III	Villa Park	CA	07/13/2012	
34964	847909	O	Lauren Elizabeth Leonbruno	Tempe	AZ	07/13/2012	
34966	894470	O	Blaire Parker Woodall	Highland Village	TX	07/13/2012	
34968	140951	O	Richard J. Daugherty	Marietta	GA	07/13/2012	
34970	909520	O	Heather Lynn Barrow	Sherman Oaks	CA	07/13/2012	
34972	488345	O	Mark Anthony Rivas	Avondale	AZ	07/13/2012	

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
34979	913536	O	John Michael Lang	West Bloomfield	MI	07/13/2012	
34981	907297	O	David Marion Tindall	Palmetto	FL	07/13/2012	
34989	8877	O	Brian Michael Anton	Marlton	NJ	07/13/2012	
34990	838730	O	Sean Thomas Boyle	Scottsdale	AZ	07/13/2012	
34991	4415	O	James Joseph Favieri	Mount Laurel	NJ	07/13/2012	
34992	828529	O	Krista Marie Harris	Portsmouth	RI	07/13/2012	
34993	922887	O	Brian Dean Kaplan	Laurel	MD	07/13/2012	
34995	900479	O	REBECCA DIANE LAPP	Savannah	GA	07/13/2012	
34997	571031	O	Lance Antonio Micucio	Baltimore	MD	07/13/2012	
34999	283498	O	William James Payton	Santa Ana	CA	07/13/2012	
35000	915742	O	Andrea Nina Price	Atlanta	GA	07/13/2012	
35002	861289	O	Richard Allen Wright	Warren	MI	07/13/2012	
35006	861700	O	Danny Scott Anderson	Lakewood	OH	07/13/2012	
35007	926645	O	Emily Lynn Archer	Dearborn	MI	07/13/2012	
35008	584259	O	Christine Elizabeth Armstrong	Livonia	MI	07/13/2012	
35009	926648	O	Eric Jonathan Bair	Chesterfield	MI	07/13/2012	
35011	926652	O	Aaron Christopher Brendtke	Westland	MI	07/13/2012	
35012	751370	O	Kassem Hamad Charafeddine	Inkster	MI	07/13/2012	
35013	926657	O	John Samuel Delia	Rochester Hills	MI	07/13/2012	
35014	926662	O	Andrew Stuart Ferrans	Ferndale	MI	07/13/2012	
35015	926664	O	Mitchell Stephen Frazier	Petersburg	MI	07/13/2012	
35016	926665	O	Joseph John Frey	Sterling Hts	MI	07/13/2012	
35017	911853	O	Ryan Albert Guercio	Boca Raton	FL	07/13/2012	
35018	26893	O	Melissa Marie Heikkinen	Howell	MI	07/13/2012	
35019	871749	O	Paul Andrew Hendrix	Grosse Pointe Woods	MI	07/13/2012	
35020	926676	O	Roy Eugene Hollis, Jr.	Romulus	MI	07/13/2012	
35021	368036	O	Matthew Joseph Howdyshell	Detroit	MI	07/13/2012	
35022	926678	O	Joseph Frank Ianitelli	Warren	MI	07/13/2012	
35023	926681	O	Keith Jerome Kirsch	Trenton	MI	07/13/2012	
35024	926689	O	William Miles Kucharski	Warren	MI	07/13/2012	
35025	927814	O	Sam Lee	Waterford	MI	07/13/2012	
35026	926692	O	Kathryn Jean Lipphard	Taylor	MI	07/13/2012	
35027	927815	O	John Lulgjuraj	Washington	MI	07/13/2012	
35028	926695	O	Sarah Jean Martin	Monroe	MI	07/13/2012	
35029	926696	O	Paul Michael Matouk	Clinton Township	MI	07/13/2012	
35030	713799	O	Michael Gordon McDonald	Scottsdale	AZ	07/13/2012	
35032	927820	O	Emily Miner	Northville	MI	07/13/2012	
35033	891317	O	Michael Ghassan Rafka	Canton	MI	07/13/2012	
35034	228246	O	William Johann Rapp, Jr.	Houston	TX	07/13/2012	
35036	926709	O	Alexandria Faye Ridley	Waterford	MI	07/13/2012	
35037	917858	O	Ronald E. Sluder	JESUP	GA	07/13/2012	
35038	926714	O	Judah John Sax	Comstock Park	MI	07/13/2012	
35039	927962	O	Sean Gordon Shunkwiler	Dearborn	MI	07/13/2012	
35042	872208	O	James Ryan Vellane	Tempe	AZ	07/13/2012	
35043	926722	O	Christopher William Wasper	Detroit	MI	07/13/2012	
35044	506583	O	Timothy R. White	Valley	AL	07/13/2012	

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35045	926724	O	Adrian Marie Ziaja	Dearborn	MI	07/13/2012	
35046	928129	O	Sharif Abdelgelil AliDinar	Detroit	MI	07/13/2012	
35047	908503	O	Andrew Paul Ballard	Waterford	MI	07/13/2012	
35049	926654	O	Jordan Steven Cain	Clinton Township	MI	07/13/2012	
35053	926658	O	Joseph Jerome Deneweth	Royal Oak	MI	07/13/2012	
35054	926660	O	Michael Patrick Donnelly	Macomb Twp.	MI	07/13/2012	
35055	926661	O	Julie Ann Emmendorfer	Allenton	MI	07/13/2012	
35058	926668	O	Jennifer Michelle Grangood	Whitmore Lake	MI	07/13/2012	
35059	186485	O	Jeremy Christopher Henry	Lees Summit	MO	07/13/2012	
35060	926680	O	Clayton Russell Kendrick	Ann Arbor	MI	07/13/2012	
35061	913489	O	Reem Azmi Khalil	Ypsilanti	MI	07/13/2012	
35062	926682	O	Andrew Joseph Klotz	Grand Ledge	MI	07/13/2012	
35063	926687	O	Seth Eric Kritzman	Farmington Hills	MI	07/13/2012	
35064	926690	O	Christopher Andrew Kuco	Livonia	MI	07/13/2012	
35065	202181	O	Jeffrey Paul Ladner	Ypsilanti	MI	07/13/2012	
35066	415076	O	Justin Wesley McGuire	Greenwood	MO	07/13/2012	
35067	926702	O	Joseph Brian Nitkiewicz	Ypsilanti	MI	07/13/2012	
35068	926712	O	David Benjamin Saginaw	Ferndale	MI	07/13/2012	
35069	910792	O	Roderick Keith Simpkins	Kennesaw	GA	07/13/2012	
35086	621901	O	Gregory James Pope	Little Elm	TX	07/13/2012	
35090	926719	O	Shane Andrew Sugierski	Oak Park	MI	07/13/2012	
29227	238518	O	Stephen Archie Bomar	Union City	GA	07/20/2012	
30093	32145	O	Candace Kelly	Ferndale	MI	07/20/2012	
30824	258013	O	Holly Amber Windsor	Louisville	KY	07/20/2012	
30963	318520	O	Jason R. Battershell	Rochester Hills	MI	07/20/2012	
34638	902219	O	Aadil Amin	Noblesville	IN	07/20/2012	
34694	144527	O	Lily Lockwood	Wappingers Falls	NY	07/20/2012	
34839	36081	O	Peter Dunn Kohlasch	Towson	MD	07/20/2012	
34840	206747	O	Thomas Allen Neal	Placentia	CA	07/20/2012	
34886	118546	O	Derek Boyd Prickett	Hendersonville	NC	07/20/2012	
34897	900516	O	Brandt Russell Hockman	Ankeny	IA	07/20/2012	
34914	81346	O	Brooke Ann Shadwick	Huntersville	NC	07/20/2012	
34928	907357	O	Jacqueline Anne Reagh	Bluffale	UT	07/20/2012	
34945	874424	O	Sean Michael Carney	tega cay	SC	07/20/2012	
34978	437987	O	Ernest Ivy	Buford	GA	07/20/2012	
34998	894694	O	Susan Moeller	Houston	TX	07/20/2012	
35010	863095	O	Douglas Finley Brady	Columbia	MO	07/20/2012	
35031	376160	O	Joseph Brian McNeill	McConnells	SC	07/20/2012	
35050	926656	O	Daija Lynee Covington	Eastpointe	MI	07/20/2012	
35051	861701	O	Christopher Dale DeCamillo	lakewood	OH	07/20/2012	
35052	926659	O	Luke Joseph DePauw	Lenox	MI	07/20/2012	
35075	926653	O	Jeffrey Paz Buna	Taylor	MI	07/20/2012	
35076	884138	O	Charles Aaron Feagain	Savannah	GA	07/20/2012	
35078	926667	O	Joshua David Grabenstein	Oxford	MI	07/20/2012	
35079	926670	O	Sara Ann Grevi	Clinton Township	MI	07/20/2012	
35093	896878	O	Nagib Iqbal	McKinney	TX	07/20/2012	

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35095	926704	O	Devon Jade Porter	Canton	MI	07/20/2012	
35096	916631	O	Emily Nellwyn Zach	Atlanta	GA	07/20/2012	
35097	847915	O	Alexander V.Murphy-Barriga	Scottsdale	AZ	07/20/2012	
35099	919390	O	Emily Jane Bruckner	Richmond	VA	07/20/2012	
35100	902442	O	Rikki Lynn Franz	Chesterfield	MI	07/20/2012	
35104	913443	O	Joseph Eugene Hill	Scottsdale	AZ	07/20/2012	
35105	926683	O	Megan Marie Knuth	Livonia	MI	07/20/2012	
35107	913533	O	Kristopher Aaron Laing	Phoenix	AZ	07/20/2012	
35111	913636	O	Chase Elliott Peregrym	Scottsdale	AZ	07/20/2012	
35113	367085	O	Sean Michael Ratliff	Westlake	OH	07/20/2012	
35116	904470	O	Peni Marie Skupin	White Lake	MI	07/20/2012	
35117	901973	O	Julian Erwin Smith	canton	MI	07/20/2012	
35118	397614	O	Thomas Allen Smith	warren	MI	07/20/2012	
35119	243109	O	Alicia Joy Street	Sacramento	CA	07/20/2012	
35124	233816	O	James Brent Bonner	Tega Cay	SC	07/20/2012	
35153	530714	O	Erik Shannon Black	Phoenix	AZ	07/20/2012	
35154	813556	O	Steven Paul Carden	Dearborn	MI	07/20/2012	
35155	913344	O	Mark Terrell Childress	Surprise	AZ	07/20/2012	
35156	717212	O	Lawrence Nathaniel Ernstoff	Parsippany	NJ	07/20/2012	
35157	397633	O	Ryan Stephen Griffith	Phoenix	AZ	07/20/2012	
35158	861229	O	Bryan Adam Mecsey	Bloomfield Hills	MI	07/20/2012	
35164	913802	O	Brent Robert Bartlett	Cleveland	OH	07/20/2012	
35165	633052	O	Marianne Elizabeth Campbell	WEST HILLS	CA	07/20/2012	
35166	915605	O	Julie Ann Dailey	Dallas	TX	07/20/2012	
35167	913477	O	Paul Eugene Jackson	Phoenix	AZ	07/20/2012	
35168	913490	O	Brian Patrick Kidd	Gilbert	AZ	07/20/2012	
35171	913840	O	Louis Michael Monaco	Kirtland Hills	OH	07/20/2012	
35172	913868	O	Matthew Robert Seemiller	Cleveland	OH	07/20/2012	
35173	902581	O	Audie Vincent Simon, II	Aurora	OH	07/20/2012	
32374	493456	O	Melvin Love Hagler, Jr.	Fort Mill	SC	07/27/2012	
33883	480572	O	Richard Gray	Toms River	NJ	07/27/2012	
34401	418784	O	Jason David Margelefsky	Riverdale	NJ	07/27/2012	
34463	893938	O	EFRAIN MIRANDA	westchester	IL	07/27/2012	
34624	234363	O	Frank J. Passafiume	North Olmsted	OH	07/27/2012	
34655	35108	O	Todd A. Crane	Colorado Springs	CO	07/27/2012	
34814	913728	O	Ryan Verdell Wilson	Detroit	MI	07/27/2012	
34820	853568	O	Ryan Luke Petty	Indianapolis	IN	07/27/2012	
34837	386406	O	Alberto Guillermo Fernandez	St. Johns	FL	07/27/2012	
34841	921851	O	Kirsten Lee Ray	Savannah	GA	07/27/2012	
34842	838710	O	Ashley Rose Sheldon	Chesterfield	MI	07/27/2012	
34907	754781	O	Timmy Guillory	Houston	TX	07/27/2012	
34908	899665	O	David Gordon Koons	Charlotte	NC	07/27/2012	
34937	351238	O	Christopher Carlton Ponton	Oxford	MI	07/27/2012	
34960	902408	O	James Christian Bodnar, II	Amherst	OH	07/27/2012	
34963	371982	O	Esther Garcia Perez	Houston	TX	07/27/2012	
34971	664101	O	Patricia Christensen	Newnan	GA	07/27/2012	

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
34982	849377	O	BARBARA G. WINSTON	Savannah	GA	07/27/2012	
34983	589243	O	David Francis Welhofer	Ft. Mill	SC	07/27/2012	
35056	913417	O	Laura Elizabeth Genetti	Oakland Twp.	MI	07/27/2012	
35057	923816	O	Ryan Michael Golden	Charlotte	NC	07/27/2012	
35073	836306	O	Lawrence Andrew Barela	Riverside	CA	07/27/2012	
35081	263467	O	Cynthia Dianne Hanna	Jacksonville	FL	07/27/2012	
35082	913434	O	Jacob Ryan Hartman	West Bloomfield	MI	07/27/2012	
35083	910959	O	Carmuelita E. Hughes	Indianapolis	IN	07/27/2012	
35084	913824	O	Nicholas Wade Markham	Hudson	OH	07/27/2012	
35085	926700	O	Joshua Jack Millikin	Grayling	MI	07/27/2012	
35087	926520	O	Mark Augustine Rudy	Matthews	NC	07/27/2012	
35091	881879	O	Caite Swany	Dothan	AL	07/27/2012	
35101	97865	O	Karen Ann Fugok	Broomall	PA	07/27/2012	
35108	926697	O	Ryan Michael Matthey	Livonia	MI	07/27/2012	
35115	141973	O	Edward Joseph Sedlar, Jr.	Westminster	MD	07/27/2012	
35120	508495	O	Edward Joseph Woods, Jr.	Moreno Valley	CA	07/27/2012	
35125	913803	O	Craig Michael Burgess	Medina	OH	07/27/2012	
35126	899571	O	John Kenneth Cobb	Farmington	MI	07/27/2012	
35127	907003	O	Anna Izabela Dankowska	Chicago	IL	07/27/2012	
35128	913807	O	Michael Anthony Dobbins	Akron	OH	07/27/2012	
35129	913815	O	Aaron Kyle Heckathorn	Sheffield lake	OH	07/27/2012	
35130	919371	O	Jeffrey Michael Kaiser	Alpharetta	GA	07/27/2012	
35132	913509	O	Ryan Daniel Knowlton	Phoenix	AZ	07/27/2012	
35133	913818	O	Jeralynn Mary LaBant	Mentor	OH	07/27/2012	
35136	902525	O	Matthew Bradley McCarthy	Sterling Heights	MI	07/27/2012	
35137	926698	O	Colleen Dawn McKinnie	Sterling Heights	MI	07/27/2012	
35138	397753	O	John Steven Miskowski	Chandler	AZ	07/27/2012	
35139	233218	O	Justin Michael Murray	Hawthorn Woods	IL	07/27/2012	
35140	926701	O	Cole Alexander Neumann	Bloomfield Hills	MI	07/27/2012	
35141	926703	O	Patrick Joseph O'Connor	Detroit	MI	07/27/2012	
35142	913865	O	Jayne Louyse Palker	Olmsted Twp	OH	07/27/2012	
35143	924221	O	Meredith A. Poggi	Atlanta	GA	07/27/2012	
35145	926706	O	Daniel William Ribble	Byron Center	MI	07/27/2012	
35147	418797	O	Nicholas Michael Scheren	Little Falls	NJ	07/27/2012	
35149	913704	O	Bryce Milton Summers	Scottsdale	AZ	07/27/2012	
35150	929188	O	Charles M. Weissinger	Roswell	GA	07/27/2012	
35160	79687	O	Jeffrey Thomas Barton	malibu	CA	07/27/2012	
35170	639785	O	Matthew Gregory Marovich	New Milford	NJ	07/27/2012	
35175	913871	O	Christopher George Woods	Vermilion	OH	07/27/2012	
35178	664104	O	Barbara L. Coberly	Suwanee	GA	07/27/2012	
35180	896802	O	Marvin Dellis Evans	Chandler	AZ	07/27/2012	
35182	861218	O	David Jay Leib	West Bloomfield	MI	07/27/2012	
35183	185715	O	Andrew Guido Lioi	Glenwood	MD	07/27/2012	
35184	920899	O	Beate Linde Moehlig	Gainesville	FL	07/27/2012	
35186	894288	O	Chander Padmanabhan	Temple Terrace	FL	07/27/2012	
35190	902433	O	Amol Ashok Dalvi	Wixom	MI	07/27/2012	

MORTGAGE LOAN ORIGINATOR LICENSEES APPROVED OR REINSTATED IN JULY 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35192	774958	O	Michael Joseph Ferrari	Roseville	MI	07/27/2012	
35196	927812	O	Nathan Robert Kinnear	Grosse Pointe Farms	MI	07/27/2012	
35197	544564	O	Erik Miller	Cumming	GA	07/27/2012	
35199	813664	O	Brandon Ronnie Dale Shipman	Scottsdale	AZ	07/27/2012	
35200	872176	O	Kathryn Laine Suich	Westland	MI	07/27/2012	
35201	915748	O	KAREN TAM	Lawrenceville	GA	07/27/2012	
35212	266901	O	Anthony Hani Alrihani	Farmington Hills	MI	07/27/2012	
35218	913439	O	Davis Adam Hayes	Scottsdale	AZ	07/27/2012	

TOTAL: 284

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
14467	172752	B	Jones & Veal Mobile Homes, Inc.	WAYCROSS	GA	03/12/1999	07/20/2012
20000	134650	B	Rina Agency	DORAVILLE	GA	02/11/2005	07/27/2012
28735	266274	L	ISGN Solutions, Inc. *	Rocky Hill	CT	08/27/2010	
31567	13999	L	United Southwest Mortgage Corp, Inc. *	Garden Grove	CA	03/25/2011	
34260	175656	L	American Portfolio Mortgage Corp	Palatine	IL	07/06/2012	
34375	882130	L	House Your Credit, LLC	Lancaster	SC	07/06/2012	
34918	866089	B	American Commercial Funding, LLC	suwanee	GA	07/13/2012	
34878	840957	L	CUW Solutions, LLC	Radnor	PA	07/13/2012	
34247	886839	L	U.S Home Ownership, LLC	Morgan Hill	CA	07/20/2012	
34835	13589	L	Platinum Home Mortgage Corporation	Rolling Meadows	IL	07/20/2012	
34847	839502	L	Bexil American Mortgage Inc.	San Diego	CA	07/20/2012	
34919	112038	L	Reverse Mortgage USA, Inc.	Austin	TX	07/20/2012	

TOTAL: 12



DON'T FORGET!

HOLIDAY CLOSING

This is a reminder that the Department will be closed on Monday, September 3rd for Labor Day.

**Georgia Department of
Banking and Finance**

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

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