

Monthly Mortgage Summary



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

Inside this Issue:

Advertising Dollars should Generate Sales, not Fines	2
Company Compliance Checklist	2
Mortgage Call Report Reminder	3
New SAFE MLO Test with Uniform State Component	3
Administrative Actions	4
Fine Information	4
Licenses Revoked, Withdrawn or Expired	5
Licenses Approved or Reinstated	6
Customer Service Stars	13
Contact Information	14

Advertising Dollars should Generate Sales, not Fines

Billboards, flyers, radio ads and web sites are all considered advertisements for purposes of the Georgia Residential Mortgage Act and must satisfy all requirements of Section 7-1-1016 of the Official Code of Georgia Annotated (O.C.G.A.) and Department Rule 80-11-1-.02. Advertisements for loans regulated by GRMA:

- 1) may not be false, misleading, or deceptive;
- 2) shall contain the name, license number, valid unique Nationwide Mortgage Licensing System and Registry identifier, and an office address which conforms to a name, license number, valid unique NMLSR identifier and office address on record with the Department; and,
- 3) shall include the words "Georgia Residential Mortgage Licensee" or, for those advertisers licensed in more than one state, a listing of Georgia as a state in which the advertiser is licensed.

Additionally, every person required to be licensed or registered under GRMA is required to maintain a record of samples of its advertisements, including commercial scripts of all radio and television broadcasts for examination by the Department.

The reason often cited for advertising violations is that a loan officer or a branch manager, without company knowledge or approval, distributed nonconforming flyers or published a website that was missing one or more of the required advertising elements. To avoid such violations, management should put in place adequate policies, procedures, guidelines, and controls for advertising that assure compliance with the provisions of GRMA.

NDFI Outreach AND UPCOMING SPEAKING ENGAGEMENTS

- ❖ Deputy Commissioner for Non-Depository Financial Institutions Rod Carnes will be speaking at the [MBAG Compliance Forum 2013](#) on **April 18th** at the Hilton Atlanta NE, Norcross, GA. He will also be speaking at "Affordable Housing Trends, Challenges and Solutions" on **April 19th** at the Courtyard Marriott, Decatur, GA.
- ❖ Commissioner Braswell and Deputy Commissioner Carnes will be speaking at Morehouse College on **April 30th** in the Massey Leadership Auditorium.

Company Compliance Checklist

Timely review and respond (as appropriate) to Department communications

The Department primarily communicates with its licensees electronically via our monthly newsletter, directly via email, and by placing deficiencies on a licensee's NMLS record. All communications from the Department are equally important. Be sure to timely respond to any Department request. To ensure you receive all Department communications it is important that all contact information be kept up to date on NMLS and that licensees review their NMLS records frequently to ensure there are no outstanding requests from the Department. Failure to respond timely may subject your license to fines or administrative action.

File the mortgage call report

All broker and lender licensees are required to complete and submit a Mortgage Call Report if licensed during any part of a reporting period, even if the licensee had no reportable activity during the period. Obtain help from NMLS to ensure mortgage call reports are filed correctly and do not wait until the last minute to do so. The fine for failure to file the mortgage call report was reduced from \$1,000.00 to \$100.00, but the potential for license revocation remains. The Department is actively reviewing mortgage call report data for accuracy and will request supporting documentation during examinations.

Adequately supervise employees to ensure origination activities are performed by licensed MLOs

Supervision requires **daily** management and **oversight** to comply with the GRMA and Department Rules; just like ignorance of the law is no excuse, neither is the excuse of a rogue employee. Put policies and procedures in place that provide firm operating guidelines within which your employees should work. Ultimately the broker or lender is responsible for the actions of all of its employees. See Department Rule 80-11-3-.01(4.1)

Pay fines and fees

Fines assessed by the Department are due within thirty (30) days of assessment. No request requiring Department approval will be granted if a licensee has fines or fees outstanding. Department Rule 80-11-3-.01(2). Applications by companies with unpaid fines and fees may be administratively withdrawn; no application fees for an administratively withdrawn application will be refunded.

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

Mortgage Call Report Reminder

This is a reminder that the Mortgage Call Report required by O.C.G.A. Section 7-1-1004.1 is due within 45 days of the end of every calendar quarter. **First quarter data (January 1 – March 31, 2013) must be filed through the NMLSR by May 15, 2013.**

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.nationwidelicensingsystem.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

New SAFE MLO Test with Uniform State Component

As noted in the previous Monthly Mortgage Summary, the new national MLO test with a uniform state component became available on April 1, 2013. The new test administered by the NMLS is meant to streamline the licensing process for originators seeking to obtain licenses in multiple states.

Beginning April 1, 2013, the Department adopted the Uniform State Test (“UST”). For more information please review the [Uniform State Test Implementation Information](#) available directly on the NMLS's website.

Please pay specific attention to the [Candidate Enrollment Scenarios](#), which were written to help new applicants and existing licensees determine if and how the implementation of the UST will impact their licensing requirements; particularly over the January - April, 2013 timeframe.

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final

- ◆ **Nationwide Loan Processing Network, LLC, El Dorado Hills, CA** - Order to Cease and Desist issued 02/25/2013 became final 03/29/2013.

Consent Orders Which Became Final

- ◆ **Nicholas Justin Yeargin, Atlanta, GA (license# 28863)** - Consent Order issued 03/07/2013 became final 03/07/2013.

Fine Information

FINE REASON AND COUNT

2 Fines for Advertising	1 Fine for Failure to Perform Background Check
39 Fines for Mortgage Call Report Filed Late in NMLS	44 Fines for GRMA (\$10) fees not paid
2 Fines for Doing Business w/ Unlicensed Entity	

OFFICE CLOSING

This is a reminder that the Department will be closed on **Monday, April 22nd** for Confederate Memorial Day.

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, WITHDRAWN OR EXPIRED IN MARCH 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	EXPIRED
25624	195544	OD	Shalonne Ronchet Freeman	Macon	GA	03/13/2013		
31844	389351	OD	Robert John Soto	Ladera Ranch	CA		03/01/2013	
31415	168151	OD	MONIQUE DANIELLE CAMIRE	Runnemede	NJ		03/04/2013	
33961	881987	OD	Anthony Buelna	Orange	CA		03/05/2013	
35910	825454	OD	Thomas James Ricci	Northlake	TX		03/06/2013	
34788	860567	OD	Sean Patrick Burns	Farmington Hills	MI		03/08/2013	
33641	375752	OD	Jessica Marie Mckee	Keller	TX		03/11/2013	
26647	235628	OD	Carmen Luis-Ruiz	Atlanta	GA		03/12/2013	
29011	205628	OD	Joseph Edward Andrews	Villa Rica	GA		03/12/2013	
24738	111996	OD	Chris Scott Gregory	Huntington Beach	CA		03/14/2013	
27983	28111	OD	Mark Gundle	Canton	MI		03/14/2013	
32457	18429	OD	Wanda Faye Atkins	Antioch	TN		03/14/2013	
32603	177429	OD	Miguel Dominguez	Clinton Township	MI		03/14/2013	
33343	415423	OD	JAMES H. MADDOX	Gainesville	GA		03/14/2013	
33623	838712	OD	Bevys Chelsworth Gee Smyth	Belleville	MI		03/14/2013	
34596	136954	OD	Bruce R. Hamed	Dublin	OH		03/14/2013	
34883	891542	OD	Megan Nicole McCabe	Royal Oak	MI		03/14/2013	
35325	938316	OD	Grant Benjamin Beauman	Richmond	MI		03/14/2013	
25600	175978	OD	Jerry Charles Hudgins	Snellville	GA		03/15/2013	
29061	157971	OD	Kelcey S. Lingo	Dallas	GA		03/15/2013	
29455	196850	OD	Rosalyn Klingele	Plano	TX		03/15/2013	
31287	160865	OD	Ernest Judson Donaldson, Jr.	Pasadena	MD		03/15/2013	
33070	448487	OD	Nancy Angela Hortman	Pendergrass	GA		03/15/2013	
34085	879881	OD	Nicholas Alton Newby	Kennesaw	GA		03/15/2013	
34280	493362	OD	Joseph Francis Vivona	Westlake	OH		03/15/2013	
34360	630413	OD	Hayley A. Mejia	Sharpsburg	GA		03/15/2013	
34891	861268	OD	Derek Paul Springer	Ypsilanti	MI		03/15/2013	
34971	664101	OD	Patricia Christensen	Newnan	GA		03/15/2013	
35875	976598	OD	Daniel Wayne Tyler, Jr.	Baltimore	MD		03/15/2013	
25041	148160	OD	Chester H. Walden	Dacula	GA		03/18/2013	
25988	174789	OD	Shawn Edward Diebold	Lees Summit	MO		03/18/2013	
29133	8361	OD	Mary Ellen Milana	Bradenton	FL		03/18/2013	
27364	151438	OD	Becky Cheshire Dabbs	Ball Ground	GA		03/19/2013	
29282	220754	OD	Arturs Stienis	Kennesaw	GA		03/19/2013	
32529	152428	OD	peter john gardikes	Columbus	OH		03/19/2013	
32662	460082	OD	RICKEY WILLIAM SMITH	Guyton	GA		03/19/2013	
34795	913730	OD	Michelle Lynn Yeager	Macomb	MI		03/19/2013	
25706	214418	OD	Lucy E. Seal	Marietta	GA		03/21/2013	
27215	181439	OD	Christopher Michael Manning	Jacksonville	FL		03/21/2013	
27363	214416	OD	Randy Joe Crisp	Suwanee	GA		03/21/2013	
28842	152967	OD	George Clifford Lewis	Marietta	GA		03/21/2013	

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, WITHDRAWN OR EXPIRED IN MARCH 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	EXPIRED
33996	424733	OD	Heather Rose Samet	Novi	MI		03/21/2013	
36583	838705	OD	Pierre Dellvar Ruffin	Detroit	MI		03/21/2013	
35995	861284	OD	Amanda Marie Weiss	Waterford	MI		03/26/2013	
27513	148388	OD	Daniel Alan Neumann	Atlanta	GA		03/28/2013	
28463	220654	OD	Michael J. Morgan	Riverside	CA			03/01/2013
30207	108260	OD	Rebecca Bowman Johnson	Vale	NC			03/08/2013
33281	63005	OD	Bradley Keith Alvey	Leitchfield	KY			03/08/2013
28213	7600	OD	Matthew Todd Brent	Bristol	RI			03/26/2013

TOTAL: 49

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL	
						APPROVAL	REINSTATED
22625	68434	L	SI Mortgage Company *	BLOOMFIELD HILLS	MI	07/27/2007	
36306	994828	B	United Capital Company, LLC	Duluth	GA	03/01/2013	
36073	122701	L	Hamilton Residential Mortgage Company	Wayne	PA	03/01/2013	
36280	167191	L	The American Eagle Mortgage Co. LLC	LORAIN	OH	03/01/2013	
36496	71983	L	American Home Lending USA, LLC	Edwardsville	IL	03/01/2013	
36658	999080	B	Campbell, Jeffrey Alan	Marietta	GA	03/15/2013	
36746	1030764	B	Frontline Mortgage Partners, Inc	Jasper	GA	03/15/2013	
36807	1034343	B	Ashford Mortgage Group, LLC	Tucker	GA	03/15/2013	
36248	110645	L	Integrated Financial Group, Inc.	Newtown	PA	03/15/2013	
36601	1016161	B	Proventus Financial Group, LLC	Ocilla	GA	03/22/2013	
36769	1016005	B	123 Mortgage Corporation	atlanta	GA	03/22/2013	
36981	1041624	B	EVERGREEN ANCHOR CAPITAL, LLC	Johns Creek	GA	03/22/2013	
36614	925476	L	CityWorth Mortgage, LLC	Fairfax	VA	03/22/2013	
36793	1019941	L	Reverse Mortgage Funding LLC	Bloomfield	NJ	03/22/2013	
36905	140234	L	Fearon Financial, LLC	Powell	OH	03/22/2013	
36123	134407	L	GMH Mortgage Services LLC	Newtown Square	PA	03/29/2013	
36511	937095	L	WG Lending, LLC	Little Rock	AR	03/29/2013	

TOTAL: 17

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 MARCH 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL	
						APPROVAL	REINSTATED
25961	192937	O	Tonya Leigh Tucker	Jonesboro	GA	05/28/2010	03/01/2013
24525	182239	O	Jill Lee Polk	cumming	GA	06/25/2010	03/01/2013
33276	228471	O	John Francis Ristau	Elmwood Park	IL	12/09/2011	03/01/2013
26132	192974	O	Janet Elizabeth Williams	Grayson	GA	05/07/2010	03/08/2013
27083	7945	O	Brian Joseph Burns	Newport	RI	05/14/2010	03/08/2013
33301	378426	O	Beverly Colleen Dawkins	Garland	TX	12/09/2011	03/08/2013
34590	781697	O	Arturo Adrian Donzella	Gilbert	AZ	06/01/2012	03/08/2013
31527	395452	O	Brian James Morton	Atlanta	GA	09/07/2012	03/08/2013
31046	172171	O	Shawn David Brower	Alpharetta	GA	04/15/2011	03/22/2013
27915	274656	O	Tyrone Marlon Carrington	Bridgeport	CT	10/07/2011	03/22/2013
28033	32907	O	Michael Perino	Canton	MI	05/21/2010	03/29/2013
31816	172703	O	Christopher Douglas Phelan	Raleigh	NC	03/25/2011	03/29/2013
30583	349485	O	Guy Ashton Soeder	Huntington Beach	CA	03/01/2013	
35809	430017	O	Tommy Landon Dutcher	Dallas	TX	03/01/2013	
35884	973553	O	Aaron David Homyak	Kennesaw	GA	03/01/2013	
36263	990943	O	Stephen Joseph Kolimaga, Jr.	Ivyland	PA	03/01/2013	
36281	925172	O	Kenneth Alcantara	Norfolk	VA	03/01/2013	
36563	174815	O	Larry Reed Wood	Hixson	TN	03/01/2013	
36580	922268	O	Shannon Marie Nava	Placerville	CA	03/01/2013	
36597	734621	O	Leticia Fajardo	CANYON COUNTRY	CA	03/01/2013	
36640	29928	O	Jessica Ann Munger	Pheonix	AZ	03/01/2013	
36642	962383	O	Gordon Alan Palmieri	Roswell	GA	03/01/2013	
36656	977830	O	Zachary David Sher	Malibu	CA	03/01/2013	
36657	984157	O	Joseph Uhm	Anaheim	CA	03/01/2013	
36680	638074	O	John Jay Nugent	Greenfield	WI	03/01/2013	
36695	1008253	O	Jamel Lofton	Philadelphia	PA	03/01/2013	
36710	915683	O	Michael Edward Aldridge	Kansas City	MO	03/01/2013	
36735	984708	O	Suzanna Salmaci	Dearborn	MI	03/01/2013	
36741	871978	O	Sheila Graham Waldron	Buford	GA	03/01/2013	
36748	973823	O	John Charles Bujalski	Basking Ridge	NJ	03/01/2013	
36753	881289	O	Montoya Lamar Smith	Marietta	GA	03/01/2013	
36758	894101	O	Jiri George Chodur	Castaic	CA	03/01/2013	
36762	1025280	O	Christopher Fletcher Lacoste	atlanta	GA	03/01/2013	
36767	990271	O	Amanda Kay Priest	Atlanta	GA	03/01/2013	
36783	580636	O	David Kim	Silver Spring	MD	03/01/2013	
36785	1020507	O	Tresmond Phillip Murphy	Decatur	GA	03/01/2013	
36788	621448	O	David Michael Totty	Garland	TX	03/01/2013	
36790	831014	O	Julian Williams	Irving	TX	03/01/2013	
36794	1008528	O	Bradley Robert Atkinson	Indianapolis	IN	03/01/2013	
36799	117816	O	Brandy Dianne Gussin	Charlotte	NC	03/01/2013	
36801	1004220	O	Rodney Phillips	Charlotte	NC	03/01/2013	
36809	984489	O	Justin George Gabbara	West Bloomfield	MI	03/01/2013	
36813	989241	O	John Thomas Mackey	Laguna Hills	CA	03/01/2013	
36814	1011830	O	Bekim Merdita	Dearborn Heights	MI	03/01/2013	
36815	1011470	O	Mark Paul Meyer	Jackson	MI	03/01/2013	

**MORTGAGE LOAN ORIGINATOR LICENSES
APPROVED OR REINSTATED IN MARCH 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL	
						APPROVAL	REINSTATED
36822	426215	O	Kevin Richardson Wade	Algonquin	IL	03/01/2013	
36829	829111	O	Michael Anthony Belt	Towson	MD	03/01/2013	
36830	878452	O	Karen Lynn Bitzer	Johns Creek	GA	03/01/2013	
36831	836501	O	Peggy Chan	Charlotte	NC	03/01/2013	
36832	1011321	O	Amber Sue Demsky	Northville	MI	03/01/2013	
36833	1011730	O	Helen Marie Ebbeson	Cleveland	OH	03/01/2013	
36834	865095	O	John David Ellenburg	Lawrencville	GA	03/01/2013	
36835	401871	O	Johnny Huang	San Francisco	CA	03/01/2013	
36837	450821	O	Eric Paul Stark	Canton	GA	03/01/2013	
36839	601242	O	Johanna Lynn Weeks	PEORIA	AZ	03/01/2013	
36842	65558	O	Quanyatta Benson	Grayson	GA	03/01/2013	
36843	198724	O	Richard Michael Bowler, Jr.	Arlington	VA	03/01/2013	
36844	915544	O	William Carlton Collister, IV	Saint Petersburg	FL	03/01/2013	
36845	955321	O	Chad Michael Copsey	Aurora	CO	03/01/2013	
36846	1025287	O	Brian David Huff	Lilburn	GA	03/01/2013	
36847	1011494	O	Kevin Michael Quinn	Lees Summit	MO	03/01/2013	
36849	1009035	O	Joseph DeLeo	East Greenwich	RI	03/01/2013	
36850	430008	O	Melissa Lynn Dracopoulos	Plano	TX	03/01/2013	
36851	991288	O	Tadd Ryan Howard	Cumming	GA	03/01/2013	
36852	437960	O	Todd A. Lambright	Roswell	GA	03/01/2013	
36853	1003393	O	Nicholas Michael Mastropietro	Willoughby	OH	03/01/2013	
36855	1011499	O	Kathleen Patricia Norris	Novi	MI	03/01/2013	
36856	999182	O	Jennifer Lynn Polik	Sterling Heights	MI	03/01/2013	
36857	1001455	O	Scott Andrew Vincent	Kennesaw	GA	03/01/2013	
36860	880791	O	Jesse William Hess	Livonia	MI	03/01/2013	
36861	872201	O	Nicklaus Julius Jung	Phoenix	AZ	03/01/2013	
36863	1004180	O	Alyssa Ann Koinzan	Olathe	KS	03/01/2013	
36864	26840	O	Troy Allen Londo	Novi	MI	03/01/2013	
36865	909326	O	Robert Lee Milligan	San Diego	CA	03/01/2013	
36866	1004462	O	Sarah Elizabeth Mullis	Matthews	NC	03/01/2013	
36867	1011492	O	Matthew David Ness	Birmingham	MI	03/01/2013	
36868	1011500	O	Benjamin Frank Novrocki	Brighton	MI	03/01/2013	
36872	861239	O	Joseph Robert Nunley	Warren	MI	03/01/2013	
36876	1001056	O	Donald K. Schierer	Cumming	GA	03/01/2013	
36877	1019240	O	Kyle Matthew Stolte	Millers	MD	03/01/2013	
36894	846961	O	Trevor Joseph Wyatt	Towson	MD	03/01/2013	
36895	19488	O	Jeffrey Beck	Edwardsville	IL	03/01/2013	
36896	970883	O	Michael Philip Cuellar	South Lyon	MI	03/01/2013	
29586	56231	O	Thao Ngoc Nguyen	Irvine	CA	03/08/2013	
29913	324509	O	Milton Horace Hall, Jr.	BRUNSWICK	GA	03/08/2013	
30559	331289	O	Amber Leigh Snook	Virginia Beach	VA	03/08/2013	
35895	928910	O	Hanaan Michelle Jones	Overland Park	KS	03/08/2013	
36405	944535	O	Mark Gregory Ring	Glassboro	NJ	03/08/2013	
36500	955826	O	Tiffne M. Hairston	charlotte	NC	03/08/2013	
36715	290742	O	Sarah Elaine Cole	Santa Ana	CA	03/08/2013	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN MARCH 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36750	364748	O	Jason Eugene Lyon	Laguna Niguel	CA	03/08/2013	
36779	1002584	O	Brandon Lonnie Brooks	Hogansville	GA	03/08/2013	
36781	815092	O	Christopher Eugene Folz	Pacific	MO	03/08/2013	
36786	152869	O	Todd Shoemaker	Atlanta	GA	03/08/2013	
36808	838962	O	Valerie Shannon Barnett	St Simons Island	GA	03/08/2013	
36870	872192	O	Stefanos Paraskeva Stefanopoulos	Cleveland	OH	03/08/2013	
36874	12268	O	Penny Renee Massey	Huntington Beach	CA	03/08/2013	
36884	242270	O	Candice Renee Funk	Huntington Beach	CA	03/08/2013	
36886	906038	O	James Phillip Guerra, Jr.	Fair Lawn	NJ	03/08/2013	
36890	1026120	O	Matthew Thomas Sturgeon	louisville	KY	03/08/2013	
36892	1011876	O	Michael Joseph Toledo	Brunswick	OH	03/08/2013	
36897	399477	O	Collene Renay Harris	Allen	TX	03/08/2013	
36899	833895	O	Jason Scott Reppert	Carmel	IN	03/08/2013	
36906	1000306	O	John Barton Archer	Rockwall	TX	03/08/2013	
36908	1019205	O	Lawrence Edward Luster, II	Grand Prairie	TX	03/08/2013	
36910	1012499	O	Robert Bradley Sanderson	Frisco	TX	03/08/2013	
36917	847827	O	Amelia Rose Hubble	Brownstown	MI	03/08/2013	
36922	259865	O	James Patrick Roberts	allen park	MI	03/08/2013	
36923	985451	O	Andrea R. Rowland	Sandy Springs	GA	03/08/2013	
36928	987415	O	Katherine Rose Rugge	Marlton	NJ	03/08/2013	
36931	1003399	O	Alexander Goreta	Parma	OH	03/08/2013	
36934	1012605	O	John Charles Jones	Arlington	TX	03/08/2013	
36935	1019641	O	James Leigh Stepp	Snellville	GA	03/08/2013	
36938	907479	O	Ryan Robert Bruff	Newport	RI	03/08/2013	
36942	928921	O	Victor Anthony Chua Lim	Orange	CA	03/08/2013	
27522	228862	O	Patti M. Hale	Brunswick	GA	03/15/2013	
31428	370192	O	Jamie M. Rogers	Dallas	GA	03/15/2013	
36449	862396	O	Heidy A. Perez	Denver	CO	03/15/2013	
36531	981342	O	Kwame Davis	Long Beach	CA	03/15/2013	
36602	735921	O	Brian Wayne Borgschulte	Saint Louis	MO	03/15/2013	
36611	1010575	O	Jamaal Lamont Cosby	atlanta	GA	03/15/2013	
36646	998302	O	Jeffrey Alan Campbell	Marietta	GA	03/15/2013	
36661	176997	O	Michael Shane Fendley	Jasper	GA	03/15/2013	
36693	544368	O	Jeffrey Gordon Griffiths	Atlanta	GA	03/15/2013	
36798	950632	O	Sean Dutchover	Kenmore	WA	03/15/2013	
36821	555630	O	Joseph Martin Varhol	Madison	OH	03/15/2013	
36826	1026420	O	Bethany Delayne Hames	Atlanta	GA	03/15/2013	
36836	751658	O	Sarah Jean Lingenfelter	Dearborn	MI	03/15/2013	
36862	1007499	O	Eunhyong Kim	Lilburn	GA	03/15/2013	
36873	978683	O	Jonathan Dylan Kukic	Aurora	CO	03/15/2013	
36878	996824	O	Kevin Donald Webster	Columbia	MO	03/15/2013	
36891	357809	O	Randolph Paul Teakell	CELINA	TX	03/15/2013	
36900	843531	O	Tracy Edward Rodgers	Dallas	TX	03/15/2013	
36914	320177	O	Olyn Wade Borchardt	Canyon Lake	CA	03/15/2013	
36916	1031571	O	Bradley Kenneth Durham	Bethesda	MD	03/15/2013	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN MARCH 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36920	68798	O	Evan Andrew LeFloch	Norwalk	CT	03/15/2013	
36921	902628	O	Seth Poles	clinton township	MI	03/15/2013	
36940	1009031	O	Christina Marie Garlock	Denver	CO	03/15/2013	
36941	278580	O	Seung Hoon Lee	Santa Ana	CA	03/15/2013	
36944	1031153	O	Kyle Joseph McNamara	Silver Spring	MD	03/15/2013	
36945	868587	O	Brent Robert Schultz	Hallsville	MO	03/15/2013	
36949	995925	O	Michael Brent Louden	Frisco	TX	03/15/2013	
36950	450856	O	Kurt Wayne Martin	gainesville	GA	03/15/2013	
36958	992686	O	Ryan Seamus Brady	Fort Washington	PA	03/15/2013	
36959	1031159	O	Jesse Dylan Cook	Clayton	DE	03/15/2013	
36960	39634	O	Joshua Gerould Giddings	Turnersville	NJ	03/15/2013	
36961	1031385	O	David Jeffrey Goodwin	Westminster	MD	03/15/2013	
36962	962435	O	Cedric Andrew Bradburn Herman	Centennial	CO	03/15/2013	
36963	143642	O	Jeremy Seth Johnson	Tampa	FL	03/15/2013	
36964	1000260	O	Charles Franklin Swink	Milton	GA	03/15/2013	
36965	1031126	O	Shawn Edwin Sydnor	Westminster	MD	03/15/2013	
36973	933886	O	Kaitlynn Shay McConville	Plano	TX	03/15/2013	
36977	258809	O	Robert Eugene Wrestler, III	Lewisville	TX	03/15/2013	
36978	130083	O	Jonathan Lee Miles	perry hall	MD	03/15/2013	
36979	1009220	O	David Lee Rapson	Cumming	GA	03/15/2013	
36982	1004406	O	Frederick Kofi Boadu	Charlotte	NC	03/15/2013	
36991	159695	O	Thomas Clarence Phillips, II	Hanover	MD	03/15/2013	
36995	971644	O	Michael Patrick Bakley	Cinnaminson	NJ	03/15/2013	
37004	179354	O	Michael Timothy Valdez	ORANGE	CA	03/15/2013	
37011	888780	O	Geraldine Skelenger Galang	Tustin	CA	03/15/2013	
37017	1004473	O	Janice Marie Stromecki	Statesville	NC	03/15/2013	
33431	451821	O	Brendan R. McCormack	Virginia Beach	VA	03/22/2013	
35088	513932	O	Michael C. Scheid	palatine	IL	03/22/2013	
35237	395679	O	Niranjan Kalyanasundaram	Auburn	MI	03/22/2013	
35607	324525	O	James Louis Ford	louisville	KY	03/22/2013	
36146	258148	O	Ryan Scott Cousino	Brunswick	OH	03/22/2013	
36504	188719	O	Brian Thomas Monahan	South Riding	VA	03/22/2013	
36630	856359	O	Tarsha L. Burton	Buckeystown	MD	03/22/2013	
36662	736218	O	Keith A. Kolomichuk	Tucson	AZ	03/22/2013	
36677	430027	O	Donald Ray Morrow	Desoto	TX	03/22/2013	
36681	158610	O	Ling Shen	Atlanta	GA	03/22/2013	
36706	249057	O	Zackary Robert DeBrun	Englewood	CO	03/22/2013	
36707	1011898	O	Scott Gregory Heck	Flat Rock	MI	03/22/2013	
36708	736040	O	Georgia Sharp	Rio Rico	AZ	03/22/2013	
36719	984588	O	Robert Matthew Gramer	Clinton Township	MI	03/22/2013	
36782	1001356	O	Alicia Michele Irby	Hurst	TX	03/22/2013	
36818	979755	O	Clyde Boyd Penton	WOODSTOCK	GA	03/22/2013	
36854	932906	O	Sheena Elaine Murdock	Blairsville	GA	03/22/2013	
36869	1004499	O	Ross Alexander Rhoades	Charlotte	NC	03/22/2013	
36875	505474	O	Bradley Ray Smith	Auburn	AL	03/22/2013	

**MORTGAGE LOAN ORIGINATOR LICENSES
APPROVED OR REINSTATED IN MARCH 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL	REINSTATED
						APPROVAL	
36885	1031434	O	Timothy Dennis Galvan	Towson	MD	03/22/2013	
36887	332892	O	Penny Jo James	St. Augustine	FL	03/22/2013	
36888	1013793	O	Larry Dean Mersman	San Pedro	CA	03/22/2013	
36889	1029035	O	Susan Pamela Nivens	Fayetteville	GA	03/22/2013	
36893	194044	O	Caprice Arleen Whittle	Evans	GA	03/22/2013	
36898	1014136	O	Casey Keith McEwen	Alpharetta	GA	03/22/2013	
36909	1018061	O	Alaba Ogunyemi	JOHNS CREEK	GA	03/22/2013	
36918	998966	O	Donald James Kaepplinger	Cleveland	OH	03/22/2013	
36924	1031574	O	Brian Michael Summers	Batavia	IL	03/22/2013	
36927	113853	O	Ping Kuen Yeung	Cary	NC	03/22/2013	
36929	815079	O	Richard Kent Alvers, II	Ballwin	MO	03/22/2013	
36939	987691	O	Ryan Edward Cannon	Raymore	MO	03/22/2013	
36951	999050	O	Jerome Reid Menifee	Southfield	MI	03/22/2013	
36952	925446	O	Lindsey Morgan Tommey	Dallas	TX	03/22/2013	
36957	987681	O	Brent Carsey Arveseth	West Jordan	UT	03/22/2013	
36966	966672	O	Joseph Robert Riggs, II	Atlanta	GA	03/22/2013	
36967	1022869	O	Joshua Steven Alexandrou	Warren	MI	03/22/2013	
36968	1033774	O	Travis James Breaux	Laguna Niguel	CA	03/22/2013	
36970	1023357	O	Carla Lisa Campanella	Clinton Twp.	MI	03/22/2013	
36972	1033768	O	Karo Makserejian	santa ana	CA	03/22/2013	
36975	640896	O	Jessica Lynn Schumacher	Lemont	IL	03/22/2013	
36976	924502	O	Patrick Woodley White	Virginia Beach	VA	03/22/2013	
36987	1014490	O	Carol Renee Keller	huntersville	NC	03/22/2013	
36989	999215	O	Stephen Paul Mader, Jr.	Beaufort	SC	03/22/2013	
36997	1026117	O	Brandon Lee Ellingsworth	Louisville	KY	03/22/2013	
36999	1023317	O	Kevin Martin Greyerbiehl	Highland Twp	MI	03/22/2013	
37002	1026115	O	Jacob Gabriel Slosberg	Louisville	KY	03/22/2013	
37003	399919	O	Marlene Smith	Brown Deer	WI	03/22/2013	
37006	860579	O	William McNish Cochran, Jr.	Brownstown	MI	03/22/2013	
37007	970892	O	Brendan Patrick Cunningham	Royal Oak	MI	03/22/2013	
37008	913806	O	Nicholas George Destefano, II	Akron	OH	03/22/2013	
37009	1023766	O	Paul Richard Draper	Westlake	OH	03/22/2013	
37012	891522	O	Qing Hua Kong	Farmington Hills	MI	03/22/2013	
37013	891532	O	Barbara Lynn Mallory	West Bloomfield	MI	03/22/2013	
37014	1023776	O	Samantha Ann Nescola	Hinckley	OH	03/22/2013	
37015	1023817	O	Nicole Judy Peplinski	Clinton Township	MI	03/22/2013	
37016	951271	O	Gabriella Rosa Saputo	Sterling Heights	MI	03/22/2013	
37019	1005796	O	Kyle Gregory Andree	Warren	RI	03/22/2013	
37020	30770	O	Paul Avendt	Ferndale	MI	03/22/2013	
37021	939928	O	Robert Eugene Biggar	Lilburn	GA	03/22/2013	
37024	197230	O	Brian Wesley Church	Parkville	MO	03/22/2013	
37025	200456	O	Kosay Janan Kareem	West Bloomfield	MI	03/22/2013	
37027	1026118	O	Brent Joseph Stout	Louisville	KY	03/22/2013	
37035	1031127	O	Charles Bruce Borinstein	Indianapolis	IN	03/22/2013	
37036	1019904	O	Douglas Lynn Burroughs	Westfield	IN	03/22/2013	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN MARCH 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL	
						APPROVAL	REINSTATED
37038	984142	O	Joshua Minwoo Kang	Los Angeles	CA	03/22/2013	
37052	968004	O	Marcin Kosuda	New Britain	CT	03/22/2013	
37056	1023006	O	James Mackland Volk	Jacksonville	FL	03/22/2013	
29392	216075	O	Barry Blount	Carrollton	TX	03/29/2013	
35273	151193	O	Jordan Russell Palmer	Encinitas	CA	03/29/2013	
36314	335700	O	James A. Shaban	Alpharetta	GA	03/29/2013	
36491	38733	O	Garrett Ryan McCullough	Orange	CA	03/29/2013	
36703	908570	O	Charles Han Chong	Sammamish	WA	03/29/2013	
36771	280801	O	Bruce Curtis Brown	St. Peters	MO	03/29/2013	
36797	185443	O	Johnny Allen Dunnington	Redmond	WA	03/29/2013	
36812	380810	O	James L. Lyles, III	Lake Elsinore	CA	03/29/2013	
36859	790288	O	Harold Robert Grossman	Bayonne	NJ	03/29/2013	
36925	869206	O	Kyle R. Tustin	Wentzville	MO	03/29/2013	
36930	735595	O	Stephen Cole Edwards	St. Charles	MO	03/29/2013	
36943	815102	O	Lisa R. Marshall	Wildwood	MO	03/29/2013	
36998	1031663	O	Brooke Mercedes Garcia	Smyrna	GA	03/29/2013	
37018	902673	O	Jesus Alonso Valenzuela-Rodriguez	Mesa	AZ	03/29/2013	
37028	302601	O	Kevin Tabatabai	Irvine	CA	03/29/2013	
37039	5569	O	Alex Tan Le	Fairfax	VA	03/29/2013	
37041	871987	O	Elisa Tu Nguyen	Falls Church	VA	03/29/2013	
37042	1013649	O	Alan Kent Scroggins	Grapevine	TX	03/29/2013	
37044	362606	O	Terri Dawn Walker	Waller	TX	03/29/2013	
37047	1019454	O	Brandon Robert Clute	Columbia	MD	03/29/2013	
37055	930891	O	Jose Carlo Quinones	Denver	CO	03/29/2013	
37057	899762	O	David Robert Yakimisky	Huntley	IL	03/29/2013	
37060	719390	O	Brian Hobart Finley	Hayward	CA	03/29/2013	
37063	1044624	O	Jack Edward Masters	Bowie	MD	03/29/2013	
37064	955322	O	Michael Steven Olmstead	Highlands Ranch	CO	03/29/2013	
37066	1010317	O	Lucas James Shafer	Lakewood	CO	03/29/2013	
37067	1024256	O	Amanda Jill Smukler	Conshohochen	PA	03/29/2013	
37068	1005976	O	Suleyman Yildirim	Parsippany	NJ	03/29/2013	
37069	872476	O	Joanne Argue Frers	Columbia	MO	03/29/2013	
37075	227868	O	Mario Lavonte Hart	BLOOMINGTON	IL	03/29/2013	
37081	158881	O	Jeffrey Michael Pinheiro	Clearwater	FL	03/29/2013	
37085	373479	O	Daniel William Verona	Dallas	TX	03/29/2013	
37094	1010675	O	Symphoni Monet Jacobs	tampa	FL	03/29/2013	
37099	1003075	O	Jennifer Lynn Sarafinski	Philadelphi	PA	03/29/2013	
37103	684881	O	Mary Ashley Lawson	Frisco	TX	03/29/2013	
37105	366383	O	James Brendan Pagano	Marietta	GA	03/29/2013	

TOTAL: 264

CUSTOMER SERVICE STARS

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:

Senior Financial Mortgage Examiner Andy Reid and Assistant Financial Examiner Bradley DeLettera – The Department received comments from a customer stating: "I just want to let you know that you have a great staff. These days most people don't offer any praise, just criticism. Andy Reid has been a great source of information that I have utilized many time over the past few years. About three years ago he came to our office and gave a presentation as part of your outreach program that was in place at the time. I am glad you have been able to retain him because he is truly an asset to the state. Bradley DeLettera did a solid job also."

Senior Financial Mortgage Examiner Fernando Ornelas – The Department received comments from a customer stating: "We would like to commend the Department and more importantly Fernando Ornelas for his professionalism and courtesy while he was here."

**CONGRATULATIONS AND GREAT JOB TO THIS MONTH'S
CUSTOMER SERVICE STAR!!**



**Georgia Department of
Banking and Finance**

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*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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