



Monthly Mortgage Summary

Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division Monthly Summary of Mortgage Activities for the Period Ending May 2014

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Department Issues Proposed Rulemaking and Provides Opportunity to Comment

On May 9, 2014, pursuant to the provisions of the Georgia Administrative Procedure Act, O.C.G.A. § 50-13-1 et seq., and by the authority of O.C.G.A. §§ 7-1-61, 7-1-690, 7-1-706.1, 7-1-1012 and other cited statutes, the Department of Banking and Finance (Department) gave notice of its intent to adopt new rules.

Comments to the Department must be received by the close of business on **Monday, June 9, 2014**.

The Proposed Rules may be viewed or downloaded from the Department's website at: <http://dbf.georgia.gov/notice-proposed-rulemaking-and-opportunity-comment-5-9-2014>

HOLIDAY OBSERVANCE—OFFICE CLOSING

This is a reminder that the Department will be closed on **Friday, July 4th** for the Independence Day holiday.

MORTGAGE BROKERS, PROCESSORS, LENDERS AND REGISTRANTS APPROVED OR REINSTATED IN MAY 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED	UPGRADE/ DOWNGRADE
36848	878490	L	Credence Funding Corporation *	Aberdeen	MD	04/05/2013		05/29/2014
13464	133686	B	Abshier Investments, Inc.	Powder Springs	GA	04/24/1998	05/05/2014	
23462	144549	L	Citadel Servicing Corporation	IRVINE	CA	07/11/2008	05/08/2014	
34920	911169	L	Alliance Lending Georgia, LLC.	San Diego	CA	11/02/2012	05/12/2014	
41709	546098	L	Volunteer Mortgage, Inc.	Nashville	TN	05/05/2014		
41956	1156758	B	William Alan Horne, Jr	Jasper	GA	05/06/2014		
41523	338923	L	American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel	NJ	05/06/2014		
41939	165959	B	New Castle Mortgage, LLC	nashville	TN	05/07/2014		
42026	205696	L	InterLinc Mortgage Services, LLC	Houston	TX	05/14/2014		
42010	1121636	L	SOFI Lending Corp.	SAN FRANCISCO	CA	05/14/2014		
41407	1119224	B	Greyson Capital, LLC	West Palm Beach	FL	05/16/2014		
42065	1177754	B	V Funding Solutions Corporation	Norcross	GA	05/16/2014		
42101	40508	L	Alcova Mortgage LLC	Roanoke	VA	05/21/2014		
42129	1181151	B	Affinity Home Lending LLC	Marietta	GA	05/28/2014		
42172	176162	L	Parkside Lending, LLC	San Francisco	CA	05/29/2014		
Total	15							

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 MAY 2014

A total of 366 MLO licenses were approved during the month, including 17 reinstated licenses and 349 new license approvals. A separate document is provided on the Department's website for licenses approved in May 2014: <http://dbf.georgia.gov/documents/may-2014-mortgage-loan-originator-license-approvals>

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

ADMINISTRATIVE ACTIONS

Mortgage Loan Originator License Denials

NMLS#	CODE	NAME	CITY	ST	DENIED
80688	OD	John Michael Morgan, Jr.	Matthews	NC	05/29/2014
90916	OD	Chet Johnson Wall	Washington	UT	05/29/2014
203974	OD	James Ernest Platford	Smyrna	GA	05/29/2014
1087095	OD	Thomas Cowan Lehmann	Milwaukee	WI	05/29/2014
Total	4				

Fine Information

FINE REASON AND COUNT

- | | |
|---|--|
| 33 Fines for Mortgage Call Report Filed Late in NMLS | 1 Fine for Advertising |
| 2 Fines for Background Checks | 4 Fines for Books and Records |
| 1 Fine for Prohibited Acts | 1 Fine for Doing Business w/Unlicensed Entity |
| 1 Fine for Loan Files not Properly Maintained | 1 Fine for Unapproved Branch |
| 1 Fine for Unapproved Branch Manager | |

MORTGAGE BROKER AND LENDER LICENSEES / REGISTRANTS REVOKED, EXPIRED OR WITHDRAWN IN MAY 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	EXPIRED	WITHDRAWN
38480	1017195	BD	Fortune Builder Mortgage, INC.	Lithonia	GA			05/21/2014
12860	166132	BD	First Carolina Mortgage, Inc.	Richmond Hill	GA			05/30/2014
Total	2							

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, WITHDRAWN OR SUSPENDED IN MAY 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SUSPENDED
33053	207801	OD	Cedrick Ivery	Thomson	GA	05/05/2014		
31351	362579	OD	Marc Eric Evans	Appleton	WI		05/02/2014	
26179	201715	OD	Chris J. Lee	Pomona	CA		05/05/2014	
34367	278779	OD	Douglas Glynn Boles	Boca Raton	FL		05/09/2014	
37671	659059	OD	Richard Gregory Stevens, Jr.	Atlanta	GA		05/12/2014	

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, WITHDRAWN OR SUSPENDED IN MAY 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SUSPENDED
38188	659088	OD	Richard Haworth Young	Atlanta	GA		05/12/2014	
41472	1011434	OD	Dwayne Lamar Hawkins	Oak Park	MI		05/12/2014	
32758	181175	OD	Cheryl Jaremba	Parker	CO		05/13/2014	
33016	213613	OD	Anthony Paul	Jonesboro	GA		05/13/2014	
27749	277811	OD	DAVID LANE WRIGHT	Alpharetta	GA		05/13/2014	
38386	363675	OD	Richard Alexander Hughes	Cary	NC		05/13/2014	
37904	887032	OD	Michael S. Sternfield	Lauderhill	FL		05/13/2014	
27399	97142	OD	Kimberly Kay Herron	Hamilton	AL		05/20/2014	
40818	450652	OD	Jodie Bradley	Suwanee	GA		05/20/2014	
36246	879960	OD	Cathi Lee Woods	Willis Point	TX		05/20/2014	
34640	215528	OD	BRUNO MICHAEL PARKER, SR.	Lithonia	GA		05/21/2014	
41167	450581	OD	Allen Francis Giroux	Charlotte	NC		05/21/2014	
29601	175574	OD	Ryan Paul Martinson	Kansas City	MO		05/22/2014	
37335	362857	OD	Richard George Hakes, II	Celina	TX		05/22/2014	
31664	369813	OD	Christopher Joseph Gabbamonte	St. Johns	FL		05/22/2014	
31613	372722	OD	Matthew Charles Moxhay	Moorestown	NJ		05/23/2014	
37794	805572	OD	Lawrence Hardin McCorvey	Lawrenceville	GA		05/27/2014	
29922	28173	OD	Landi Harris Jiddou	Commerce	MI		05/30/2014	
35249	838678	OD	Matthew Eric Jackson	Detroit	MI		05/30/2014	
41502	1037402	OD	Alvi Cuni	Sterling Heights	MI		05/30/2014	
40165	1011643	OD	Lauren Elizabeth Sommers	Clinton Township	MI			05/06/2014
28731	6594	OD	Roger David Ferreira	Rehoboth	MA			05/27/2014
27015	7168	OD	Jeffrey Colon	Philadelphia	PA			05/27/2014
34481	7458	OD	Kyle Adam Smith	Delanco	NJ			05/27/2014
27996	7669	OD	Keith Michael Costello	West Warwick	RI			05/27/2014
27657	8878	OD	Kari Jennifer Lyden	Mount Laurel	NJ			05/27/2014
28359	12708	OD	Alberto Vernacchio	Delran	NJ			05/27/2014
38740	17173	OD	Maria Elaine Pagano	Wyndmoor	PA			05/27/2014
32235	20679	OD	Michelle Sneed Jackson	Drexel Hill	PA			05/27/2014
28475	23336	OD	Brian Thomas Reed	Plymouth	MI			05/27/2014
31996	34451	OD	Christopher Wayne Huff	Acworth	GA			05/27/2014
36268	90042	OD	Charles Joseph Bieckert, Jr.	Pylesville	MD			05/27/2014
27902	147955	OD	Brendan Joseph Brickley	Wyndmoor	PA			05/27/2014
32538	148441	OD	Thomas Frank Robinson	Acworth	GA			05/27/2014
24797	156832	OD	Arnold Dewitt Davenport	Cherry Hill	NJ			05/27/2014
30857	173694	OD	AARON JAY DIFULGO	NORTH WALES	PA			05/27/2014
38520	184991	OD	Lisa Ludwig Rasmussen	Lehi	UT			05/27/2014
37870	186170	OD	Sarah Lanier Harper	Derwood	MD			05/27/2014
27124	186727	OD	Steven Alan Krasnoff	Roswell	GA			05/27/2014
25967	192984	OD	Lori Ann Wilson	Winder	GA			05/27/2014
37593	196735	OD	Stuart Egan	Yardley	PA			05/27/2014
26712	200503	OD	Francis Schaub	Atlanta	GA			05/27/2014
33383	207163	OD	Alexandra M. Spollen	Powder Springs	GA			05/27/2014
29805	218401	OD	Daniel Steven Katz	ATLANTA	GA			05/27/2014
26175	225222	OD	Jayne Courtney Kendall	Corona Del Mar	CA			05/27/2014
38487	264082	OD	Melony Nicole Hernandez	Dallas	TX			05/27/2014
30477	276419	OD	James H. Pendergast, III	Savannah	GA			05/27/2014
34219	294355	OD	Tammy L. McDaniels	Tampa	FL			05/27/2014
41236	303007	OD	David Braun	Willow Springs	IL			05/27/2014
31277	312756	OD	David Asher Gross	Coral Springs	FL			05/27/2014
31627	316694	OD	Anthony Leonardo Arnieri	Lumberton	NJ			05/27/2014

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, WITHDRAWN OR SUSPENDED IN MAY 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SUSPENDED
31603	372718	OD	Brian Anthony Lodato	Cinnaminson	NJ			05/27/2014
31768	373539	OD	Ronald Paul Sandmeyer, III	Haddonfield	NJ			05/27/2014
31370	375905	OD	Jamie Lynn Mohr	Cleveland	OH			05/27/2014
38306	385005	OD	Steven Lee Veracruz	West Covina	CA			05/27/2014
37851	396743	OD	Kimberly Marie Tavares	Coatesville	PA			05/27/2014
32252	397395	OD	Michael A. Willard	Indian Land	SC			05/27/2014
38862	422503	OD	Kenneth Leroy Fitch, Jr	Clearwater	FL			05/27/2014
34536	423049	OD	Stephen Arthur Gossman	east greenwich	RI			05/27/2014
32847	446448	OD	Michael Scott Simpson	Jacksonville	FL			05/27/2014
34075	469370	OD	Daniel Adam Stallings	Douglasville	GA			05/27/2014
38599	471947	OD	NELIZZE ROQUE PAMINTUAN	anaheim	CA			05/27/2014
32364	525763	OD	Carolyn Sue Hoops	Marietta	GA			05/27/2014
38175	601135	OD	Scott Kenneth Peary	Gilbert	AZ			05/27/2014
38489	613491	OD	Yohwan Christian Lim	Irvine	CA			05/27/2014
37868	658845	OD	Martha G. Elkins	Jasper	GA			05/27/2014
35268	672170	OD	Christopher Leighton Banzali	Mount Laurel	NJ			05/27/2014
32699	686820	OD	Viraj Arjan	McKinney	TX			05/27/2014
33415	775418	OD	Lawrence Delaney Walker	Detroit	MI			05/27/2014
32864	815687	OD	Ralph Langlois	Snellville	GA			05/27/2014
33568	825727	OD	Mohammed Hussein Dakroub	Dearborn	MI			05/27/2014
34385	828465	OD	David C. Carroll	north providence	RI			05/27/2014
34098	847784	OD	Marcus Lorenzo Askew	Lansing	MI			05/27/2014
33984	849245	OD	Chad Eric Wise	Atlanta	GA			05/27/2014
37181	862228	OD	Brandon Layne Wixom	Sandy	UT			05/27/2014
34011	862339	OD	Mutampuka M. Musonda	Dallas	TX			05/27/2014
36048	872136	OD	Daniel Robert Hoehn	Livonia	MI			05/27/2014
34252	881595	OD	Robert Raymond Bosler	Concord	OH			05/27/2014
34621	888010	OD	James Vincent Dunleavy, II	Moorestown	NJ			05/27/2014
38672	888635	OD	Mancy Jerome Kelly	Jacksonville	FL			05/27/2014
34952	888655	OD	Thomas Joseph Savino	Jacksonville	FL			05/27/2014
36539	889751	OD	Adam Michael Sullivan	Denver	CO			05/27/2014
38810	890336	OD	Jonathan Joseph Crooks	Owings Mills	MD			05/27/2014
37018	902673	OD	Jesus Alonso Valenzuela-Rodriguez	Mesa	AZ			05/27/2014
34979	913536	OD	John Michael Lang	West Bloomfield	MI			05/27/2014
34680	913721	OD	Matthew Joseph Vendittelli	Royal Oak	MI			05/27/2014
34857	915216	OD	Jennifer Leigh Meek	Atlanta	GA			05/27/2014
35189	921150	OD	Michael Britt	Jacksonville	FL			05/27/2014
35430	922578	OD	Matthew Thomas Hinton	Philadelphia	PA			05/27/2014
38084	928829	OD	Richard K. Martin	gilbertsville	PA			05/27/2014
37943	933098	OD	Richendra Lynn Day	Bondurant	IA			05/27/2014
38238	934204	OD	Michael A. Griley	indianapolis	IN			05/27/2014
35560	934630	OD	Billy Jo Galeazzi	Tampa	FL			05/27/2014
35358	938338	OD	Paul Leonard French	Pleasant Ridge	MI			05/27/2014
35362	938339	OD	Tyler Charles Gust	Bloomfield Hills	MI			05/27/2014
35840	938814	OD	Michael Kenneth Ballas	Strongsville	OH			05/27/2014
35916	943735	OD	Michael Thomas Meehan	Barrington	RI			05/27/2014
37549	957479	OD	David Joseph Robinson	Florence	AL			05/27/2014
36372	966463	OD	James Randal Price	Marlton	NJ			05/27/2014
36336	971648	OD	James Joseph Maher	Glenside	PA			05/27/2014
36327	975132	OD	Jared Thomas Greager	West Berlin	NJ			05/27/2014
38103	980433	OD	Lindsay Jo Bessard	Richfield	MN			05/27/2014

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, WITHDRAWN OR SUSPENDED IN MAY 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SUSPENDED
36809	984489	OD	Justin George Gabbara	West Bloomfield	MI			05/27/2014
36154	987859	OD	Brian Eugene Taylor	Lake Wylie	SC			05/27/2014
36082	988937	OD	Neil Christopher Ruffini	Roswell	GA			05/27/2014
36625	1001123	OD	Tyson James Wall	South Jordan	UT			05/27/2014
36738	1003384	OD	Joshua M. Stolle	Philidelphia	PA			05/27/2014
36739	1003385	OD	Zachary Richard Tannoia	Sicklerville	NJ			05/27/2014
36728	1003388	OD	Andrew Terrence Culkin	Galloway	NJ			05/27/2014
37017	1004473	OD	Janice M. Lukeman	Statesville	NC			05/27/2014
37775	1010656	OD	Christopher Scott Cameron	Wesley Chapel	FL			05/27/2014
37097	1016313	OD	Dorene OlaSade Oshowole	Mesquite	TX			05/27/2014
37979	1016451	OD	Chad Stephen Elchert	Savannah	GA			05/27/2014
36908	1019205	OD	Lawrence Edward Luster, II	Grand Prairie	TX			05/27/2014
37496	1022886	OD	Susan Morrow Kaplan	Jacksonville	FL			05/27/2014
37305	1023001	OD	Justin Ashley Adkins	Jacksonville	FL			05/27/2014
37944	1023063	OD	Jonathan Allen Fowlds	Shelby Township	MI			05/27/2014
38709	1030588	OD	Terry Lee Lewis, Jr	dallas	TX			05/27/2014
37605	1031545	OD	Benjamin Scott Kessler	Newport	RI			05/27/2014
37144	1033688	OD	Christopher Wilson Wilson	Placentia	CA			05/27/2014
37455	1035026	OD	Richard Thomas Anthony	Avon	OH			05/27/2014
37573	1035029	OD	Gary Wayne Schnitz, Jr.	Avon	OH			05/27/2014
38783	1035605	OD	Michael Joseph Carreno	Jacksonville	FL			05/27/2014
37063	1044624	OD	Jack Edward Masters	Bowie	MD			05/27/2014
38397	1048675	OD	Raymond Thomas Sailer, Jr	Euless	TX			05/27/2014
37567	1054744	OD	Daniel Alan Gruenwald	Palatine	IL			05/27/2014
37905	1059712	OD	Wendell Earl Stewart, II	Indianapolis	IN			05/27/2014
38576	1064128	OD	Daniel Shayne Johnson	Tampa	FL			05/27/2014
38001	1065209	OD	Edgar Giovanni Peraza	Lynwood	CA			05/27/2014
38627	1065920	OD	Jacob William Darmofal	New Baltimore	MI			05/27/2014
38426	1068035	OD	Derrick Steve Salatnay	Anaheim	CA			05/27/2014
38389	1072192	OD	Nikkin Keshav	Charlotte	NC			05/27/2014
38762	1081385	OD	Josue Demetry Calderon	Orange	CA			05/27/2014
40023	22803	OD	William Max Howard, Jr	Grosse Pointe Woods	MI			05/29/2014
40040	35918	OD	Darren M. Ross	Fairport	NY			05/29/2014
39537	883324	OD	Kimberly Patrice Budak	Sacramento	CA			05/29/2014
40780	894068	OD	Franklin Theodore Rash	Irvine	CA			05/29/2014
40361	934777	OD	Tyler James Manske	Charlotte	NC			05/29/2014
39998	979059	OD	Troy Barron Brantley	Savannah	GA			05/29/2014
39437	984667	OD	Mitchell Keith Lay	Monroe	MI			05/29/2014
38952	988221	OD	Jay Hoon Choe	Irvine	CA			05/29/2014
39828	999264	OD	Robert James Warner	Phoenix	AZ			05/29/2014
40110	1000685	OD	Jason Gilbert Holwick	Leawood	KS			05/29/2014
39051	1012456	OD	Alvah L. Allen	JACKSONVILLE	FL			05/29/2014
40939	1037007	OD	Jonathan Everett Bailey	Westland	MI			05/29/2014
40748	1037189	OD	Archie Lee Davenport, II	Dallas	TX			05/29/2014
40890	1037313	OD	Aurora Bregu	Southgate	MI			05/29/2014
39958	1048933	OD	Adelina Efendija	McDonouth	GA			05/29/2014
41244	1065964	OD	Tyler E. Grabitz	Detroit	MI			05/29/2014
41134	1065984	OD	Brandon Michael Karges	Clinton Township	MI			05/29/2014
41148	1066100	OD	Brenda Ann O'Dell	Wolverine Lake,	MI			05/29/2014
39613	1066930	OD	Kathryne Arlana Carter	Kansas City	KS			05/29/2014
39204	1071708	OD	Matthew Claude Strickland	Marietta	GA			05/29/2014

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, WITHDRAWN OR SUSPENDED IN MAY 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SUSPENDED
39785	1074236	OD	Karen Lee Murray	Grapevine	TX			05/29/2014
39490	1074591	OD	William Nathaniel Lyles	Jacksonville	FL			05/29/2014
38881	1074893	OD	Anna Marie Tuttle	Spanish Fork	UT			05/29/2014
41294	1077217	OD	Mohamad Hasan Ramouni	Dearborn Heights	MI			05/29/2014
39139	1080650	OD	Peter James Gutowski	East Aurora	NY			05/29/2014
39896	1080949	OD	Patrick Glenn Inman	Kansas City	MO			05/29/2014
41124	1086993	OD	Kenneth Leonard Gadberry, Jr.	Lake Orion	MI			05/29/2014
41149	1087341	OD	Theodore Lawrence Potts	Farmington Hills	MI			05/29/2014
41164	1087610	OD	Jodie Lynn Zyla	Sterling Heights	MI			05/29/2014
40094	1104929	OD	Bruce Madi Lam	Dallas	TX			05/29/2014
40059	1110328	OD	Patrick George Shannon	Charlotte	NC			05/29/2014
40146	1110725	OD	Laura Marie Roy	Trenton	MI			05/29/2014
40320	1115663	OD	Olaitan Erdoo Sengher-Freeman	Willingboro	NJ			05/29/2014
40911	1117265	OD	Amer Ali Fakih	Sterling Heights	MI			05/29/2014
40322	1122890	OD	Andrew Stephen White	West Bloomfield	MI			05/29/2014
40882	1128609	OD	Christina Marie Russell	Overland Park	KS			05/29/2014
40690	1131848	OD	Erin Susanne Fouch	Holts Summit	MO			05/29/2014
Total	175							

**Georgia Department of
Banking and Finance**

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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.



Resource Center

Our Motto is: "Safeguarding Georgia's Financial Services"

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