



# Monthly Mortgage Summary

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

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## 2015 Mortgage License/Registration Renewal Timeline

**GEORGIA EXPIRES ALL LICENSES AND REGISTRATIONS THAT HAVE NOT SUBMITTED A RENEWAL APPLICATION BY DECEMBER 31, 2014.**

### Late Renewals

Renewal requests (applications) made after December 1st will be assessed a late fine/fee via Agency Fee Invoicing. All Late Renewal invoices must be paid for a renewal application to be approved. Renewal applications with outstanding late renewal invoices are considered incomplete and subject to license expiration after December 31, 2014. Please refer to last month's Mortgage Summary for more information regarding renewal timelines and fees. [http://dbf.georgia.gov/sites/dbf.georgia.gov/files/related\\_files/document/October2014MortgageSummary.pdf](http://dbf.georgia.gov/sites/dbf.georgia.gov/files/related_files/document/October2014MortgageSummary.pdf)

### Renewal Approvals

If you have received a notification from NMLS that your renewal request has been approved, you can expect to receive an e-mail from the Department within (3) business days of the approval of your Georgia license renewal application. The email will include the link to retrieve and print your 2015 license/registration certificate. Please be advised that our website undergoes nightly maintenance every evening. If you receive an error message that our website is temporarily unavailable, please try again at a different time.

### **ADDITIONAL REMINDERS:**

**E-mail Addresses** - Licensees must keep their e-mail addresses updated on the NMLS 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 NMLS, you may miss valuable information that could adversely affect your license. 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. Failure to maintain an accurate NMLS record may result in a fine.

## MLO Renewal - Credit Report Required

**A credit report request is required as part of your renewal application.** Please ignore any conflicting information provided by NMLS on either the Resource Center or Renewals Tab. Georgia will accept a credit report requested within the 90 days preceding your renewal request. If you have requested a credit report during the renewal period for Georgia or another state during that time period no further action is required. If you have not requested a credit report within the past 90 days, you must make a credit report request through the Filings Tab ([Individual \(MU4\) Credit Report Request Guide](#)) as the opportunity to request a credit report through the renewals tab may not be available to you.

The fee for a credit report charged by NMLS is \$15. Renewal applications will be considered incomplete without a recent credit report (within the past 90 days). License items will be placed on all records where a renewal request has been submitted without a recent credit report. Failure to obtain a recent credit report may result in the termination of your license as your renewal application will be considered incomplete.

## Department Issues Proposed Rulemaking and Provides Opportunity to Comment

On November 3, 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, 7-1-1012, 7-9-13 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 **Thursday, December 4, 2014**.

The Proposed Rules may be viewed or downloaded from the Department’s website at:  
<http://dbf.georgia.gov/documents/2014-dbf-proposed-rulemaking-11-3-2014>.

## ADMINISTRATIVE ACTIONS

### Consent Orders Which Became Final

- ♦ **Bryant O'Neal Easterling, Richmond Hill, GA (license# 33734)** - Consent Order issued 11/17/2014 became final 11/17/2014.
- ♦ **Christopher Lane Young, Sullivan’s Island, SC** - Consent order issued 11/3/2014 became final 11/3/2014.

### Cease and Desist Orders Which Became Final

- ♦ **Community Development Collaborative aka CDC, Augusta, GA** - Order to Cease and Desist issued 08/19/2014 became final 11/25/2014.

## COMMONLY USED ACRONYMS

**CE** — Continuing Education

**Department** — Ga. Department of Banking and Finance

**GRMA** — Georgia Residential Mortgage Act

**MCR** — Mortgage Call Report

**MLO** — Mortgage Loan Originator

**NMLS or NMLSR** — Nationwide Mortgage Licensing System & Registry

**O.C.G.A.** — Official Code of Georgia Annotated

## Fine Information

### FINE REASON AND COUNT

**133** Fines for Continuing Education Data Filed Late

**30** Fines for Mortgage Call Report Filed Late in NMLS

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED	UPGRADE / DOWNGRADE
7360	138473	B	Piedmont Mortgage Corporation	ATLANTA	GA	11/17/1995	11/20/2014	
16861	165932	L	Realty Center Mortgage, LLC *	Chattanooga	TN	10/26/2001		11/04/2014
43363	1220262	B	Melissa Gordon	Augusta	GA	11/04/2014		
43556	1216116	B	Peyton S. Pettus	Monroe	GA	11/04/2014		
43659	1192005	L	CHMI Solutions, Inc.	Moorestown	NJ	11/04/2014		
43557	1224673	B	Yourcasa Mortgages, LLC	Norcross	GA	11/05/2014		
43266	1213826	L	AIG Home Loan 2, LLC	Washington	DC	11/05/2014		
43267	1213828	L	AIG Home Loan 3, LLC	Washington	DC	11/05/2014		
43265	1213830	L	AIG Home Loan 4, LLC	Washington	DC	11/05/2014		
43503	1125207	L	LendingHome Funding Corporation	San Francisco	CA	11/05/2014		
43860	1224675	B	Melinda Florine Taylor	Bainbridge	GA	11/07/2014		
43661	959454	L	CSL Financial, LLC	Duluth	GA	11/07/2014		
43780	236669	L	The Turnkey Foundation, Inc.	Tustin	CA	11/07/2014		
43759	1251	L	Castle & Cooke Mortgage, LLC	Salt Lake City	UT	11/10/2014		
33366	409691	L	Indecomm Holdings, Inc.	Edison	NJ	11/14/2014		
43970	75164	L	Prosperity Home Mortgage, LLC	Chantilly	VA	11/21/2014		
32756	203775	L	Home Place Mortgage Loans, Inc.	Alexander City	AL	11/25/2014		
44082	957935	L	Longbridge Financial, LLC	Mahwah	NJ	11/26/2014		
<b>Total</b>	<b>18</b>							

## MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN NOVEMBER 2014

A total of 269 MLO licenses were approved during the month, including 23 reinstated licenses and 246 new license approvals. A separate document is provided on the Department's website for licenses approved in November 2014: <http://dbf.georgia.gov/documents/november-2014-mortgage-loan-originator-license-approvals>

### 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 BROKER AND LENDER LICENSEES/REGISTRANTS WITHDRAWN, REVOKED OR EXPIRED IN NOVEMBER 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	WITHDRAWN	REVOKED	EXPIRED
21919	1579	LD	Equity Resources, Inc.	Newark	OH	11/14/2014		
23344	169609	BD	Professional Mortgage Source, LLC	DENVER	CO	11/21/2014		
38481	292259	LD	Affinity Lending Solutions, LLC	Houston	TX	11/24/2014		
43189	897816	LD	Arcadia Home Loans, LLC	Grandville	MI	11/24/2014		
39154	1096451	BD	Sibao Mortgage, LLC	Decatur	GA	11/26/2014		
<b>Total</b>						<b>5</b>	<b>0</b>	<b>0</b>

### MORTGAGE LOAN ORIGINATOR LICENSEES SURRENDERED, WITHDRAWN OR REVOKED IN NOVEMBER 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	SURRENDERED	WITHDRAWN	REVOKED
33734	536652	OD	Bryant O'Neal Easterling	Richmond Hill	GA	11/17/2014		
37380	163758	OD	Daniel John Vivian	Lake Mary	FL		11/04/2014	
41666	363184	OD	ALEXANDER CARDOSO	Westfield	NJ		11/04/2014	
35551	913393	OD	Timothy John Emmitt, Jr.	Bloomfield Hills	MI		11/04/2014	
35863	932848	OD	Jerome St.E German	Grayson	GA		11/04/2014	
39303	1070518	OD	Jeremy Scott Muska	Rochester	MI		11/04/2014	
34718	825724	OD	Samantha Christine Chambers	Royal Oak	MI		11/05/2014	
27430	207853	OD	Robert Erin Davis	Savannah	GA		11/12/2014	
41958	325534	OD	John Spoden Bean	smyrna	GA		11/12/2014	
31235	365921	OD	William Clay Burk	San Antonio	TX		11/12/2014	
33697	847891	OD	Martin Michael Komertz	Cuyahoga Falls	OH		11/12/2014	
35069	910792	OD	Roderick Keith Simpkins	Kennesaw	GA		11/12/2014	
39545	1099425	OD	Benjamin Jacob Macht	TAMPA	FL		11/12/2014	
43225	1201743	OD	Ann Michelle Harris	Columbia	MO		11/12/2014	
28270	27585	OD	Ronald Neeve	Troy	MI		11/14/2014	
38367	135972	OD	Michael Henry Skerbetz	Bentleyville	PA		11/17/2014	
31771	373522	OD	Kevin David Walker	Jacksonville	FL		11/17/2014	
40811	907405	OD	Megan Lynne Froschheiser	Chicago	IL		11/17/2014	
42946	1186430	OD	Robert Alexander Coleman	Troy	MI		11/18/2014	
28989	103998	OD	Lauren Michelle Reames	Burleson	TX		11/20/2014	
42783	823057	OD	Sandra Kay Winfrey	Highlands Ranch	CO		11/21/2014	
39855	106882	OD	Ryan Casey Bell	Columbia	MO		11/25/2014	
31990	109179	OD	Kristy Darlene Lindley	Burleson	TX		11/25/2014	
41515	382752	OD	Nicholas Anthony Hallas	Atlanta	GA		11/25/2014	
35308	870494	OD	Samantha Harris	Inkster	MI		11/25/2014	
40548	1110490	OD	Krystal Brooke Palmer	Columbia	MO		11/25/2014	
43446	1203323	OD	Kathy Diane Miller	Pontiac	MI		11/25/2014	
38651	1068750	OD	Benjamin Judah Grisamore	Columbia	MO		11/26/2014	
<b>Total</b>						<b>1</b>	<b>27</b>	<b>0</b>

## 2015 State Holidays

In accordance with O.C.G.A. § 1-4-1, Governor Nathan Deal proclaimed the following dates in 2015 as public and legal state holidays when the Capitol and all State agencies will be closed:

Holiday Name	Date Observed
New Year's Day 2015	Thursday, January 1 <sup>st</sup>
Robert E. Lee's Birthday	Monday, January 19 <sup>th</sup> Will be observed on Friday, November 27 <sup>th</sup>
Martin Luther King Jr.'s Birthday	Monday, January 19 <sup>th</sup>
Washington's Birthday	Monday, February 16 <sup>th</sup> Will be observed on Thursday, December 24 <sup>th</sup>
Confederate Memorial Day	Sunday, April 26 <sup>th</sup> Will be observed on Monday, April 27 <sup>th</sup>
Memorial Day	Monday, May 25 <sup>th</sup>
Independence Day	Saturday, July 4 <sup>th</sup> Will be observed on Friday, July 3 <sup>rd</sup>
Labor Day	Monday, September 7 <sup>th</sup>
Columbus Day	Monday, October 12 <sup>th</sup>
Veterans Day	Wednesday, November 11 <sup>th</sup>
Thanksgiving Day	Thursday, November 26 <sup>th</sup> Lee's Birthday will be observed on Friday, November 27 <sup>th</sup>
Christmas Day	Friday, December 25 <sup>th</sup> Washington's Birthday will be observed on Thursday, December 24 <sup>th</sup>



### DBF Holiday Hours

The offices of the Department of Banking and Finance will be closed on Thursday, December 25th and Friday, December 26th in observance of State holidays. Our offices will also be closed on Thursday, January 1st for New Year's Day.

*The Department wishes you and your family a wonderful  
Holiday Season!!*

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

In addition, the Department has regulatory and/or licensing authority over mortgage brokers, lenders and processors, mortgage loan originators, check cashers, sellers-issuers of payment instruments, money transmitters, international banking organizations, and bank holding companies conducting business in Georgia.

Our **Mission** is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.

Our **Vision** is to be 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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