



Monthly Mortgage Summary

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

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2013 License / Registration Renewal Timeline for Mortgage Lenders, Mortgage Brokers and Mortgage Loan Originators

Beginning November 1, 2012, through December 1, 2012, mortgage lenders, mortgage brokers, and mortgage loan originators seeking to renew their licenses/registrations for calendar year 2013 must do so by making applications on the NMLSR. To do so, an applicant must update his/her/its MU documents on the NMLSR to reflect any changes in responses previously provided and pay the requisite renewal fee. Licensed mortgage brokers and mortgage loan originators also must be able to demonstrate that 8 hours of continuing education were acquired in the appropriate course work during January 1, 2012, through October 31, 2012.

Any licensed mortgage broker or mortgage loan originator that makes a timely application for renewal but obtains the requisite continuing education hours on November 1, 2012, through December 1, 2012, also must pay late continuing education fees to the Department.

A mortgage license/registration that is not renewed by December 1, 2012, may be considered for late renewal from December 2, 2012, through December 31, 2012, if a proper application is made through the NMLSR. This includes paying late fees to **both** the Department and the NMLSR, as well as a renewal fee; updating one's MU documents on the NMLSR, and, for licensed mortgage brokers and mortgage loan originators, demonstrating compliance with continuing education requirements.

In addition to the foregoing, any licensed mortgage broker or mortgage loan originator renewing during this late period that did not obtain the proper number and type of continuing education hours between January 1, 2012, and October 31, 2012, **also** must pay late fees to the Department for continuing education hours obtained on November 1, 2012, through December 31, 2012.

THERE WILL BE NO LICENSE/REGISTRATION REINSTATEMENT PERIOD AFTER DECEMBER 31, 2012.

(Continued on page 2)

2013 License / Registration Renewal Timeline for Mortgage Lenders, Mortgage Brokers and Mortgage Loan Originators

(Continued from page 1)

If a mortgage license/registration is not renewed by December 31, 2012, it will expire by operation of law effective January 1, 2013. Should this occur, a mortgage loan originator with an expired Georgia license may not engage in any mortgage loan originator activities unless and until such time as a new application for licensure is made and granted by the Department. Similarly, a mortgage broker or mortgage lender with an expired license/registration may not conduct licensed mortgage activity—nor may any of the mortgage loan originators employed by them do so on their behalf—unless and until such time as the mortgage broker or mortgage lender again becomes properly licensed/registered.

If any mortgage licensee/registrant has questions about the timelines in place for renewal applications, please send them to the Department by e-mail to renewal@dbf.state.ga.us.

ADDITIONAL REMINDERS:

E-mail Addresses - 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.

Sponsorship – **Mortgage loan originators who submit a renewal but do not have a current sponsor will not have their renewal application approved.** Mortgage loan originators must have a sponsor to be in an approved status.

COMMONLY USED ACRONYMS

CE — Continuing Education

Department — Georgia Department of Banking and Finance

GRMA — Georgia Residential Mortgage Act

MLO — Mortgage Loan Originator

NMLS or NMLSR — Nationwide Mortgage Licensing System & Registry

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

On or before October 31, 2012, mortgage brokers / processors must obtain 8 hours of continuing education (CE) to renew their licenses for 2013. Please refer to the article on the Department's website at <http://dbf.georgia.gov/continuing-education-requirements-2013-mortgage-loan-originator-and-mortgage-broker-license-renewals> or the Department's [August 2012 Monthly Mortgage Summary](#) for further details.

Mortgage Loan Originators

Georgia-licensed MLOs **DO NOT** need to report their 2012 CE courses directly to the Department. The NMLSR now has the capability of generating a report that will allow the Department to verify compliance with Georgia-specific CE requirements. **No separate reporting to the Department is required.**

Mortgage Brokers and Processors

Georgia licensed or registered mortgage brokers and processors will need to report their CE courses to the Department since this information is not captured in the NMLSR. The Department is utilizing a web-based survey to capture CE course information for mortgage brokers / processors.

Q. I am a Georgia-licensed mortgage broker or processor. What information will I need to have on hand to complete the Department's new CE Questionnaire survey?

A. The Department's method of capturing CE courses for mortgage brokers and processors via a web-based survey DOES NOT utilize a login process; however, **the survey link is unique to the broker licensee and should not be forwarded to multiple people for completion.** If a Georgia mortgage broker/processor has not yet received an e-mail with the survey link, he/she should be sure to check their spam/junk folder. The information is sent from the survey tool and comes from: survey-noreply@bounce.research.net on behalf of renewal@dbf.state.ga.us via research.net

A mortgage broker or processor will be asked for his/her Georgia GRMA License#, as well as his/her NMLS#, as part of the survey process. In addition, a mortgage broker or processor who also holds a MLO license will be asked for the Georgia GRMA License# and NMLS# associated with the MLO license. **If the Georgia-licensed mortgage broker / processor also holds a Georgia MLO license, data entry of CE course information will not be required as part of the survey process.**

If the Georgia-licensed mortgage broker / processor **IS NOT** also licensed as a MLO with the Department, he/she will be prompted to enter his/her individual CE courses completed during 2012.

Capturing individual course information will allow the Department to verify that the minimum eight (8) total hours of CE have been completed and that the courses are in the appropriate areas as required by Department regulations.



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

Q. I am a Georgia-licensed mortgage broker or processor. What if I do not receive the e-mail containing the link to the Department's CE Questionnaire survey?

A. As noted on Page 3, an e-mail was sent to the broker/processor licensee's **primary e-mail contact** with a link to the survey. Because the survey link is unique to each licensee, it is critical that licensees keep their e-mail addresses updated on the NMLSR at all times. 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.

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. **Third quarter data (July 1 – September 30, 2012) must be filed through the NMLSR by November 14, 2012.**

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

2013 State Holidays

In accordance with O.C.G.A. § 1-4-1, Governor Nathan Deal proclaimed the following dates in 2013 as public and legal state holidays when the Capitol and all State agencies will be closed:

Holiday Name	Date Observed
New Years Day 2013	January 1st – Tuesday
Robert E. Lee’s Birthday	January 19 th – Saturday Will be observed on Friday, November 29 th
Martin Luther King Jr.’s Birthday	January 21 st – Monday
Washington’s Birthday	February 18 th - Monday Will be observed on Tuesday, December 24 th
Confederate Memorial Day	April 22 nd – Monday
Memorial Day	May 27 th – Monday
Independence Day	July 4 th – Thursday
Labor Day	September 2 nd – Monday
Columbus Day	October 14 th – Monday
Veterans’ Day	November 11 th – Monday
Thanksgiving Day	November 28 th – Thursday Lee’s Birthday will be observed on Friday, November 29 th
Christmas Day	December 25 th – Wednesday Washington’s Birthday will be observed on Tuesday, December 24 th

UPCOMING 2012 HOLIDAY CLOSINGS

This is a reminder that the Department will be closed on
Monday, November 12th for Veterans’ Day,
Thursday, November 22nd for Thanksgiving Day, and
Friday, November 23rd in observance of
Robert E. Lee’s Birthday.



ADMINISTRATIVE ACTIONS

Consent Orders Which Became Final

- ♦ **Davis Kevin Bassil, Alpharetta, GA (license# 27087)** - Consent Order issued 10/04/2012 became final 10/04/2012.
- ♦ **Daniel Milstein, Ann Arbor, MI (license# 29667)** - Consent Order issued 10/15/2012 became final 10/15/2012.
- ♦ **Gold Star Mortgage Financial Group, Corporation, Ann Arbor, MI (license# 22328)** - Consent Order issued 10/15/2012 became final 10/15/2012

Cease and Desist Orders Which Became Final

- ♦ **CAPLAW, P.A. dba Law Offices of James F. Caplan, North Palm Beach, FL** - Order to Cease and Desist issued 09/20/2012 became final 10/23/2012.
- ♦ **Divine Direction Consulting, Inc., Atlanta, GA** - Order to Cease and Desist issued 09/20/2012 became final 10/30/2012.
- ♦ **Hayes, Charlotte, Atlanta, GA** - Order to Cease and Desist issued 09/20/2012 became final 10/30/2012.
- ♦ **Latinamerica Solutions, LLC, Lawrenceville, GA** - Order to Cease and Desist issued 09/25/2012 became final 10/26/2012.
- ♦ **Minh Hai Financial Services, Inc., Norcross, GA** - Order to Cease and Desist issued 08/29/2012 became final 10/02/2012.
- ♦ **Minh Hieu d/b/a AZ Debt - Settlements & Financial Services, Norcross, GA** - Order to Cease and Desist issued 09/10/2012 became final 10/11/2012.
- ♦ **Roundleaf Atlanta, Norcross, GA** - Order to Cease and Desist issued 08/29/2012 became final 10/02/2012.
- ♦ **SC Law Group, P.C. dba Loss Mitigation Administrative Office, Irvine, CA** - Order to Cease and Desist issued 09/25/2012 became final 10/30/2012.
- ♦ **Suarino Law, P.C., Norcross, GA** - Order to Cease and Desist issued 09/27/2012 became final 10/31/2012.
- ♦ **Universal Finance, Inc. dba The Home Rescue Firm, Costa Mesa, CA** - Order to Cease and Desist issued 09/25/2012 became final 10/26/2012.

Mortgage Loan Originator License Denials

IDNUM	NMLS#	NAME	CITY	ST	DENIED
35274	248983	Matthew Rodriguez	La Porte	TX	10/12/2012

Fine Information

FINE REASON AND COUNT

- | | |
|---|---|
| 1 Fine for Acquisition of 25% ownership w/o approval | 3 Fines for Failure to Perform Background Check |
| 3 Fines for an Doing Business with an Unlicensed Entity | 3 Fines for Advertising |
| 59 Fines for Mortgage Call Report Filed Late in NMLS | |

MORTGAGE BROKER AND LENDER LICENSEES / REGISTRANTS REVOKED OR WITHDRAWN IN OCTOBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN
20512	144369	BD	Crystal Clear Mortgage Brokers, LLC	Fayetteville	GA	10/03/2012	
14483	181405	LD	One World Mortgage Corporation	Duluth	GA	10/04/2012	
22467	3781	BD	Regal Lending Group, Inc.	Davie	FL	10/15/2012	
22902	43091	LD	MFC Mortgage, Inc. of Florida	Maitland	FL		10/04/2012
24091	151261	BD	C4D Mortgage Company LLC	Harrison Twp	MI		10/11/2012
32315	121398	LD	LCS Servicing, LLC	Centennial	CO		10/18/2012
22328	3446	LD	Gold Star Mortgage Financial Group, Corp.	Ann Arbor	MI		10/19/2012
23037	63483	LD	CB Financial (Inc.)(IL)	Chicago	IL		10/24/2012
6320	165977	BD	Hilton Mortgage Corporation II	Columbus	GA		10/26/2012
12126	9073	LD	MVB Mortgage Corporation	Southfield	MI		10/26/2012

TOTAL: 10

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED OR WITHDRAWN IN OCTOBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN
27871	276560	OD	Priscille Achille	Atlanta	GA		10/04/2012
34058	428509	OD	Toyo Chen	IRVINE	CA		10/04/2012
26512	209453	OD	Angela Vila Smedley	Flowery Branch	GA		10/05/2012
33079	775353	OD	Kimberly Nicole Ford	Northville	MI		10/05/2012
30739	29966	OD	Michelle Bridgette Damanskas	Troy	MI		10/11/2012
30829	367979	OD	Travis Lee Higgs	Helotes	TX		10/15/2012
24540	72169	OD	Liliana E. Sluk	La Crescenta	CA		10/16/2012
32401	217138	OD	Michael Patrick Shaver	Jenks	OK		10/16/2012
29667	21083	OD	Daniel Milstein	Ann Arbor	MI		10/19/2012
25369	161995	OD	Bradley Shane Bixler	Richmond Hill	GA		10/24/2012
26724	195839	OD	Kelston La Jarrette Williams	Grayson	GA		10/24/2012
26774	93260	OD	Mario Ernesto Cerrato	Pembroke Pines	FL		10/24/2012
30681	367031	OD	Dianne Rhondel Cutter	Cumming	GA		10/24/2012
31187	12824	OD	Amanda Dawn Dumont	Gregory	MI		10/24/2012
30455	177525	OD	David Duffy	Mt. Laurel	NJ		10/29/2012
24687	205903	OD	Michael Robert Naudin	Rancho Cucamonga	CA		10/31/2012
30161	319376	OD	Stephanie Ann Dupre	Douglasville	GA		10/31/2012

TOTAL: 17

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
12825	148044	B	Vivian's Mobile Homes, Inc.	BALDWIN	GA	09/05/1997	10/12/2012
11406	69519	L	Mountain Lakes Mortgage *	Hiawassee	GA	02/02/1996	
22766	148073	L	Southern Capital Mortgage Group, LLC *	Cumming	GA	08/31/2007	
35608	184302	B	Direct Home Loans, LLC	charlotte	NC	10/05/2012	
35424	149532	L	Member First Mortgage, LLC	Grand Rapids	MI	10/05/2012	
35609	963104	L	EGS Mortgage Services, Inc.	Plano	TX	10/19/2012	
35721	133056	L	LenderFi, Inc.	Valencia	CA	10/19/2012	

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 LICENSES APPROVED OR REINSTATED IN OCTOBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
27349	164631	O	C. Steve Ash	Mount Airy	GA	07/16/2010	10/12/2012
31160	166660	O	Anthony Lukashovich, Jr	Alpharetta	GA	10/05/2012	
35437	208114	O	Lewis Joseph Smalligan	Grand Rapids	MI	10/05/2012	
35544	945835	O	Randy Matthew Harrison	Alpharetta	GA	10/05/2012	
35576	891736	O	Patricia James	Denver	CO	10/05/2012	
35588	757415	O	Andrew John Gorsche	Ankeny	IA	10/05/2012	
35596	862246	O	Christie Margaret Kendall	Aliso Viejo	CA	10/05/2012	
35619	7131	O	Ryan Sung Goo	Phoenix	AZ	10/05/2012	
35642	32031	O	Bryan James Dale	Draper	UT	10/05/2012	
35670	911572	O	Susan Penelope Fair	Athens	GA	10/05/2012	
35680	879973	O	Jamie Renee McGee	Concord	NC	10/05/2012	
35693	658972	O	Anne W. Negrin	McDonough	GA	10/05/2012	
35704	941504	O	Donna M. McNamara-Clemons	Atlanta	GA	10/05/2012	
35715	679602	O	Timothy Richard Hett	Powder Springs	GA	10/05/2012	
35718	955811	O	Janet Nell Rhodes	Lafayette	GA	10/05/2012	
35719	20123	O	Brian Michael Wolnik	Huntley	IL	10/05/2012	
35724	904131	O	Annette Bui	Newport Beach	CA	10/05/2012	
35729	805939	O	John Robert Hortie	New Windsor	MD	10/05/2012	
35732	943937	O	Jon Kason Hunt	The Colony	TX	10/05/2012	
35738	861702	O	Felipe DeJesus Delgadillo Avila	Berea	OH	10/05/2012	
35739	904397	O	Amanda Lee Bastin	Louisville	KY	10/05/2012	
35740	28091	O	Zoran Bogojevski	macomb	MI	10/05/2012	
35742	938363	O	Kevin Patrick Kujawa	Dearborn Heights	MI	10/05/2012	
35744	591359	O	Laura A. Millard	Chesterfield	MI	10/05/2012	
35745	902398	O	Bruce Thomas Olsen	Riga	MI	10/05/2012	
35753	111333	O	Sean M. Clark	Middletown	NJ	10/05/2012	
35755	382114	O	Chadd Stephen Kull	Irvine	CA	10/05/2012	
35759	102682	O	Michael David Eller	Charlotte	NC	10/05/2012	
35760	263750	O	Stacy Jill Mizzell	Travelers Rest	SC	10/05/2012	
35762	954775	O	Katherine Marie Nickerson	Rocklin	CA	10/05/2012	
35765	201875	O	Chris Allen Ward	HIRAM	GA	10/05/2012	
35772	602863	O	Cheryl A. Strother	Lawrenceville	GA	10/05/2012	
35773	938435	O	Andrew George Venettis	Sterling Heights	MI	10/05/2012	
35790	29937	O	Noah John Weiss	Rochester Hills	MI	10/05/2012	
35792	370214	O	Carlos Javier Zambrano	MIAMI	FL	10/05/2012	
27930	217349	O	Carol Lee Crisp	Chattanooga	TN	10/12/2012	
35545	79528	O	David A. Hartman	Cary	NC	10/12/2012	
35614	296972	O	Damien Russell	ATLANTA	GA	10/12/2012	
35630	364180	O	Scott Andrew Tripp	Plantation	FL	10/12/2012	
35640	947219	O	Thomas Lee Schabel, III	Greenwood	IN	10/12/2012	
35658	899352	O	Joshua Timothy Ryan	Sacramento	CA	10/12/2012	
35659	824368	O	Jeffrey C. Wilson	Newport Beach	CA	10/12/2012	
35682	939614	O	Samuel Colton Sloan	Jacksonville	FL	10/12/2012	
35685	347295	O	Cynthia Anderson	Hazel Crest	IL	10/12/2012	
35716	961529	O	Bryan Kenneth Luedtke	Charlotte	NC	10/12/2012	
35725	172959	O	Ammon Jay Carlson	Sandy	UT	10/12/2012	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN OCTOBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35727	587704	O	Nicholas Emanuel Georgilas	Frederick	MD	10/12/2012	
35746	31741	O	Michael Paul Urias	Royal Oak	MI	10/12/2012	
35761	312184	O	Robert Jaise Ross	Marlton	NJ	10/12/2012	
35768	953516	O	Patricia Charles	Alpharetta	GA	10/12/2012	
35769	503571	O	Robert D. Joseph Luckman	Addison	IL	10/12/2012	
35770	881190	O	Steven Joseph Peterson	Carol Stream	IL	10/12/2012	
35776	963074	O	Scott Charles Cleaver	Huntersville	NC	10/12/2012	
35778	713733	O	Brent Andrew Fincham	Windham	OH	10/12/2012	
35780	965419	O	Julie Marie King	Suwanee	GA	10/12/2012	
35782	27481	O	Lisa Louise Luplow	Royal Oak	MI	10/12/2012	
35783	953143	O	Raheem Larry Manning	Atlanta	GA	10/12/2012	
35785	938903	O	Kelly Marie Mullin	North Olmsted	OH	10/12/2012	
35786	861245	O	Jordan Elliott Reeser	Royal Oak	MI	10/12/2012	
35788	926711	O	Hussam Nabil Sabbagh	Dearborn Heights	MI	10/12/2012	
35789	899351	O	Kim Leslie Stetson	Sacramento	CA	10/12/2012	
35791	30413	O	Brent Michael Wilson	Commerce Township	MI	10/12/2012	
35795	340797	O	Kippen Robert Blair	Frisco	TX	10/12/2012	
35797	397642	O	Gerald Orley Brody	Bloomfield Hills	MI	10/12/2012	
35798	73381	O	Brian William Duncan	Old Bridge	NJ	10/12/2012	
35799	8587	O	Keith Allen Freyman	Chicago	IL	10/12/2012	
35800	395221	O	Kristin Suzanne Hawkins	Newberry	FL	10/12/2012	
35801	951309	O	Timothy Michael Jackson	Indianapolis	IN	10/12/2012	
35802	945316	O	Nicole Kay Kirk	Frisco	TX	10/12/2012	
35803	952998	O	Kevin Christopher Lehman	Jacksonville	FL	10/12/2012	
35804	72106	O	Mark William Mazey	Bratenahl	OH	10/12/2012	
35805	871683	O	Patrick Kevin McGahan	Ypsilanti	MI	10/12/2012	
35815	938385	O	Mark Albert Pierpont	Novi	MI	10/12/2012	
32565	186852	O	Jamie Mark Rayfield	Lake Forest	CA	10/19/2012	
34711	832540	O	Jarrod Scott Weichert	West Des Moines	IA	10/19/2012	
35552	31048	O	Dennis Matthew Gatto	Roslyn	NY	10/19/2012	
35622	29834	O	Zachary Jon Nelson	SANDY	UT	10/19/2012	
35677	834419	O	Joanne Dungca	Spring	TX	10/19/2012	
35699	954102	O	Karen Louise Trejo	Citrus Heights	CA	10/19/2012	
35735	134332	O	Ryan Curtis Scholer	Valencia	CA	10/19/2012	
35758	923581	O	Barton Robert Chelf	St. Johns	FL	10/19/2012	
35775	930789	O	Kory Jerome Cassidy	Dacula	GA	10/19/2012	
35777	961159	O	Leslie Michelle Finch	Charlotte	NC	10/19/2012	
35806	938400	O	William C. Gabler Sparrow	Ypsilanti	MI	10/19/2012	
35807	168299	O	Sherika Nekole Townsley	SAVANNAH	GA	10/19/2012	
35810	838731	O	Sarah Danielle Elliott	Scottsdale	AZ	10/19/2012	
35812	30990	O	Corey Robert Niedermaier	Macomb Twp.	MI	10/19/2012	
35813	938383	O	Sali Pali	Rochester Hills	MI	10/19/2012	
35816	944431	O	Michael Eric Schofield	Lindenwold	NJ	10/19/2012	
35817	861280	O	Ryan Mathew Stallsmith	Fraser	MI	10/19/2012	
35822	944541	O	Dennis John Campbell	Haddon Heights	NJ	10/19/2012	
35823	922374	O	Cynthia Jean Dobie	Orlando	FL	10/19/2012	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN OCTOBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35825	944537	O	Jaclyn Denise Gaspari	Pine Hill	NJ	10/19/2012	
35826	960123	O	Gregory Albert Janicki	Duluth	GA	10/19/2012	
35828	944546	O	Otto Raul Pinto	Trenton	NJ	10/19/2012	
35829	944550	O	Kenneth N. Reynolds	Eastampton	NJ	10/19/2012	
35830	944432	O	Christopher Augustus Showers	Philadelphia	PA	10/19/2012	
35831	934780	O	Diana Lee Smith	Lakemoor	IL	10/19/2012	
35832	366175	O	Cynthia Rae St.Clair	Newport Beach	CA	10/19/2012	
35839	858296	O	Richard Lee Baldwin	Newnan	GA	10/19/2012	
35840	938814	O	Michael Kenneth Ballas	Strongsville	OH	10/19/2012	
35842	944549	O	Matthew Joseph Bucelli	Voorhees	NJ	10/19/2012	
35844	198152	O	Nicholas Patrick Grobnagger	Phoenix	AZ	10/19/2012	
35845	585413	O	Johnny Ray Wallen, Jr.	Mentor	OH	10/19/2012	
35847	954772	O	Robert Paul Anderson	Douglasville	GA	10/19/2012	
35848	964307	O	Richard Carl Carrizales, Jr.	Mount Clemens	MI	10/19/2012	
35849	931354	O	Justin Tyler Colon	Burtonsville	MD	10/19/2012	
35850	908540	O	Michelle Laura DeMeulenaere	Clawson	MI	10/19/2012	
35851	262387	O	Christopher Leon Delaney	Richmond	TX	10/19/2012	
35852	944539	O	Mary Kate Hak	Haddon Township	NJ	10/19/2012	
35860	962388	O	Ryan Adam Baldinger	Denver	CO	10/19/2012	
35862	971391	O	Tamryne Tracey Emond	Sandy Springs	GA	10/19/2012	
35864	67568	O	Jesson Kirk Tuthill	Louisville	KY	10/19/2012	
35866	976624	O	Kyle Andrew Ashe	Baltimore	MD	10/19/2012	
35868	955949	O	Damon Albert Brown	Kansas City	MO	10/19/2012	
35869	976618	O	Charles Francis Fitzsimmons, IV	Silver Spring	MD	10/19/2012	
35870	98476	O	Robert Barrett Horn	Doylestown	PA	10/19/2012	
35873	976609	O	Daniel Elliott Parker	Olney	MD	10/19/2012	
35874	331577	O	Melinda Sue Thomas	Bates City	MO	10/19/2012	
35875	976598	O	Daniel Wayne Tyler, Jr.	Baltimore	MD	10/19/2012	
35877	73554	O	William Edward Campbell	raleigh	NC	10/19/2012	
35879	963424	O	Pedro Miguel Abascal	Santa Ana	CA	10/19/2012	
35880	8378	O	Raymond Paul Bishop	Mundelein	IL	10/19/2012	
35885	56934	O	Holly Anne Keiter	YULEE	FL	10/19/2012	
35893	269457	O	Teresa Alline Bonner	SEMMES	AL	10/19/2012	
35897	900063	O	Brian E. Podolak	Wilmington	DE	10/19/2012	
35905	896880	O	Tyler John Gent	Independence	IA	10/19/2012	
35906	8847	O	John David Lundstrom, Jr.	Wheeling	IL	10/19/2012	

TOTAL: 128

**Georgia Department of
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