



Monthly Mortgage Summary

NEW HOME

Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division
Monthly Summary of Mortgage Activities for the Period Ending October 2015

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2016 Mortgage License/Registration Renewal Timeline

Please refer to the [September Monthly Mortgage Summary](#) for more information on streamlined mortgage renewals.

CE Deadline	October 31	Mortgage Broker Licensees and MLOs
Renewal Period Begins	November 1	NMLS opens renewal functionality
Renewal Period Ends	December 1	
Late Renewal Begins	December 2	Late Renewal Application Fees: \$100 (MLO) and \$300 (Company)
Late Renewal Ends	December 31	NMLS closes renewal functionality. No renewal requests can be submitted after December 31.
Expiration	January 1	Expired licensees and registrants must re-apply for licensure or registration to be reinstated.

Georgia Renewal Fees

Mortgage Broker/Processor License or Registration	\$400 annual license fee
Mortgage Lender License or Registration	\$900 annual license fee
Mortgage Branch Approval	n/a
Mortgage Loan Originator	\$100 annual license fee

These fees must be paid electronically through NMLS upon submission of the license renewal request. Requests must be submitted by **December 1, 2015** for a timely renewal. Renewal requests submitted on or after December 2nd will be considered late and will be subject to an additional \$300 (Company Licensees and Registrations) or \$100 (MLO) late renewal application fee that will be invoiced through NMLS. The above fees do not reflect NMLS processing fees.

Mortgage Call Report Reminder

This is a reminder that the Mortgage Call Report (“MCR”) required by O.C.G.A. § 7-1-1004.1 is due within 45 days of the end of every calendar quarter. **Third quarter data (July 1 – September 30, 2015) must be filed through the NMLSR by November 14, 2015.**

Companies that fail to file quarterly MCRs prior to the deadline will be assessed a fine and may subject their Georgia license to revocation.

Failure to file a timely MCR will also delay the processing of your renewal application.

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>

Department of Banking and Finance Adopts Final Rules

On October 27, 2015, the Department adopted Final Rules and filed the Rules with the Secretary of State’s Office. Pursuant to O.C.G.A. § 50-13-6, the Rules will be effective on November 16, 2015, which is twenty days following the filing of the Rules with the Secretary of State.

Prior to adopting the Rules, the proposed Rules along with a synopsis were distributed on September 24, 2015. The Department received two (2) written comments regarding the proposed Rules.

The Department believes that the Rules as adopted encourage safety and soundness, encourage safe and fair mortgage lending, and conform to the law.

To view or download the Final Rules, go to the Regulations page on the Department’s website (<http://dbf.georgia.gov/dbf-regulations>) and select the appropriate link for the Final Rules, or you may access them directly from: <http://dbf.georgia.gov/documents/2015-dbf-final-rulemaking-10-27-2015>

Is Your E-Mail Address Correct in NMLS?



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 our e-mails go to junk/spam or trash folders.

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

2016 State Holidays

Please refer to Georgia Governor Nathan Deal's website -- <http://gov.georgia.gov/2016-state-calendar> -- for a list of the dates in 2016 proclaimed by the Governor as public and legal state holidays when the Capitol and all State agencies will be closed.

Administrative Actions

GRMA#	NAME	CITY	ST	ACTION TYPE	ISSUED	FINAL
32985	Ikon Financial Group, LLC	Isle of Palms	SC	Consent Agreement	10/21/2015	10/21/2015
	Myers, Jason	Isle of Palms	SC	Consent Agreement	10/21/2015	10/21/2015

Fine Summary Information

Fine Description	Count
Advertising	2
Background Checks	1
GRMA fees paid late	6
Loan files not properly maintained	1
Grand Total	10

UPCOMING 2015 HOLIDAY CLOSINGS

This is a reminder that the Department will be closed on Wednesday, November 11th for Veterans' Day, Thursday, November 26th for Thanksgiving Day, and Friday, November 27th in observance of Robert E. Lee's Birthday.

**Georgia Department of
Banking and Finance**

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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 a willing and able partner with our regulated entities in order to support vibrant and economic growth and prosperity in Georgia.

**Sign-up to Receive this Publication**

This monthly publication highlights topics and activities pertaining to the Department's regulation of state-licensed or registered mortgage brokers, lenders and loan originators. It is delivered to interested parties via e-mail and is also available from the Department's website at: <http://dbf.georgia.gov> under Publications, **Mortgage Summary**.

If you would like to be added to our distribution list, send an e-mail to dbfpress@dbf.state.ga.us stating your name and e-mail address. Please be sure to include "**Subscribe to Monthly Mortgage Summary**" in the Subject line.



MORTGAGE COMPANY APPENDIX

License Status	Definition
Approved	The entity has an Approved license.
Denied	The entity applied for a license and the request was Denied.
Revoked	The entity's license was Revoked and the entity is no longer authorized to conduct business.
Terminated – Expired	The entity failed to renew. Alternatively, this license status is also used for MLOs that were suspended by administrative action for failing to meet Georgia's sponsorship requirement.
Terminated – Ordered to Surrender	An entity has been ordered to surrender their approved license. The entity is not authorized to conduct business.
Terminated – Surrendered/Cancelled	The entity has requested a surrender/cancellation of their license and the regulator has granted this surrender/ cancellation request.

MORTGAGE COMPANY ACTIVITY BY CURRENT LICENSE STATUS

GRMA#	NMLS	Company Name	Date	License Name	City	State
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Approved

2

32292	499782	American 1st Rate Mortgage, LLC	10/09/2015	GA Mortgage Lender License	Chamblee	GA
46432	86788	OVM Financial, Inc.	10/08/2015	GA Mortgage Lender License	Chesapeake	VA

Terminated - Ordered to Surrender

1

32985	239349	Ikon Financial Group, LLC	10/21/2015	GA Mortgage Lender License	Isle of Palms	SC
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Terminated - Surrendered/Cancelled

7

19235	138459	About Mortgage Inc.	10/09/2015	GA Mortgage Broker/Processor License	Alpharetta	GA
22292	1319	Generation Mortgage Company	10/26/2015	GA Mortgage Lender License	Atlanta	GA
30175	110876	AMERICAN HOME FREE MORTGAGE, L.L.C.	10/26/2015	GA Mortgage Lender License	Prosper	TX
32292	499782	American 1st Rate Mortgage, LLC	10/09/2015	GA Mortgage Broker/Processor License	Chamblee	GA
33990	862539	DEVAL LLC	10/21/2015	GA Mortgage Lender License	Irving	TX
43557	1224673	Yourcasa Mortgages, LLC	10/26/2015	GA Mortgage Broker/Processor License	Norcross	GA
43986	298444	Whitman Metropolitan, Inc	10/20/2015	GA Mortgage Broker/Processor License	San Diego	CA

MORTGAGE LOAN ORIGINATOR APPENDIX

License Status	Definition
Approved	The entity has an Approved license.
Denied	The entity applied for a license and the request was Denied.
Revoked	The entity's license was Revoked and the entity is no longer authorized to conduct business.
Terminated – Expired	The entity failed to renew. Alternatively, this license status is also used for MLOs that were suspended by administrative action for failing to meet Georgia's sponsorship requirement.
Terminated – Ordered to Surrender	An entity has been ordered to surrender their approved license. The entity is not authorized to conduct business.
Terminated – Surrendered/Cancelled	The entity has requested a surrender/cancellation of their license and the regulator has granted this surrender/ cancellation request.

MLO ACTIVITY BY CURRENT LICENSE STATUS

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 11/02/2015)
Approved				164*
25754	164800	Elizabeth Marie Dillon	10/26/2015	Everett Financial, Inc.
32224	397468	Tracy Jean Morrison	10/14/2015	Movement Mortgage, LLC
32836	782051	Richard Lee Murray	10/14/2015	Nationstar Mortgage LLC
32944	544528	Randall J Bailey	10/14/2015	Universal American Mortgage Company, LLC
36246	879960	Cathi Lee Woods	10/14/2015	American Financial Resources, Inc.
39618	740158	IGNACIO ALBERTO GOMEZ JR	10/14/2015	Montage Mortgage, LLC
39794	198058	Mark Harris White	10/14/2015	Freedom Mortgage Corporation
41901	1146707	FRANCESCA ELENA VILLEGAS	10/22/2015	ProFund Mortgage LLC
47186	1359175	Taylor Rusch Box	10/16/2015	MiLend, Inc.
47363	1371488	James Lewis Wright III	10/07/2015	Live Well Financial, Inc.
47424	1387589	Brian Patrick Clancy Jr	10/19/2015	Quicken Loans Inc.
47473	1228088	Bryan John Neal	10/05/2015	Everett Financial, Inc.
47499	1273373	Melody Lynn Anderson	10/15/2015	Quicken Loans Inc.
47521	1186594	Brent Michael Little	10/08/2015	Quicken Loans Inc.
47539	1228811	John Dion Rodgers	10/15/2015	One Reverse Mortgage, LLC
47542	1369105	Mary Susan Tessitore	10/05/2015	THE MONEY SOURCE INC.
47579	1237721	Nathan Patrick Konwinski	10/15/2015	Quicken Loans Inc.
47583	1384819	Jascha Ilya Javier Jibrán S Rickar	10/15/2015	Freedom Mortgage Corporation
47586	1405046	Holly Price Covett Mrs.	10/15/2015	Movement Mortgage, LLC
47592	1384846	Arinder Singh	10/05/2015	Freedom Mortgage Corporation
47596	979097	Darryl Anthony Baker Jr.	10/13/2015	Homeside Financial, LLC
47608	137597	Jennifer A Farmer	10/02/2015	1st Signature Lending, LLC

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 11/02/2015)
47610	1401326	Angelia Marie Hardcastle	10/13/2015	Altisource Fulfillment Operations, Inc.
47617	1231998	Thomas James Galatis	10/14/2015	J.G. Wentworth Home Lending, Inc.
47624	403746	Carol Nolan Ryan	10/02/2015	Reverse Mortgage Funding LLC
47633	161317	Kelly A Garanzuay	10/19/2015	Prospect Mortgage, LLC
47634	1393161	Kaine Nolan Grant	10/15/2015	Reverse Mortgage Funding LLC
47638	982924	John Michael Russo	10/09/2015	Caliber Home Loans, Inc.
47640	408680	Lynette Elaine Wall	10/22/2015	Stearns Lending, LLC
47643	1187614	Creighton Daniel Crenshaw	10/13/2015	Quicken Loans Inc.
47646	1310465	Yamei Su	10/14/2015	Financial Choices Corporation
47648	1406051	Brandon Lee Vorne Allen	10/13/2015	CityWorth Mortgage LLC
47649	760306	Aleta Marie Caldwell	10/14/2015	Cardinal Financial Company, Limited Partnership
47655	1399466	Gannon Kemper LeBlanc	10/07/2015	Quicken Loans Inc.
47658	223799	Sonya Denise Morris Rodgers	10/13/2015	Acceptance Capital Mortgage Corporation
47661	1132872	Carson James Taylor	10/15/2015	Trinity Reverse Mortgage
47663	1398588	Terry Ann Armstrong	10/19/2015	One Reverse Mortgage, LLC
47664	1121309	Erich Gunther Arvidson	10/15/2015	Mortgage Research Center, LLC
47673	563484	James E. Hazley	10/05/2015	NATIONS LENDING CORPORATION
47674	251502	Bryan Horn	10/05/2015	Freedom Mortgage Corporation
47679	1301911	James Lawrence Smith	10/14/2015	Wipro Gallagher Solutions, Inc.
47681	136300	Kenneth Mark Bell	10/15/2015	Quicken Loans Inc.
47683	138855	Timothy John Hartigan	10/05/2015	Secure Lending Incorporated
47685	449808	Julie A Karpik	10/06/2015	Movement Mortgage, LLC
47687	1323605	TEJAS J SHAH	10/14/2015	Nations First Home Mortgage, Inc.
47690	1374235	Joseph Thomas Wilgus	10/15/2015	NATIONS LENDING CORPORATION
47695	1407407	Derrick Daniel Hiserman	10/05/2015	loanDepot.com, LLC
47696	1399499	David R Kogelman	10/16/2015	Quicken Loans Inc.
47701	1407419	David Dwane Parker	10/19/2015	loanDepot.com, LLC
47705	916341	Jeremy Winston Smith	10/16/2015	Lending Solutions, Inc.
47709	1398924	Abraheem Ehab Bseisso	10/13/2015	Quicken Loans Inc.
47710	1407391	Joel Anthony Campbell	10/05/2015	loanDepot.com, LLC
47713	562616	Michael Francis Czarnecki	10/02/2015	Carrington Mortgage Services, LLC
47715	1407403	Austin James Haugh	10/05/2015	loanDepot.com, LLC
47719	1394902	Katrine Ann Mhedhbi	10/16/2015	Carrington Mortgage Services, LLC
47723	1407348	Daniel James Salter	10/01/2015	Mortgage Research Center, LLC
47724	1407422	Jared Duane Tilley	10/05/2015	loanDepot.com, LLC
47728	1398914	Andrew Ronald Breaugh	10/02/2015	Quicken Loans Inc.

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 11/02/2015)
47729	1399264	Grant Porter Ditzhazy	10/02/2015	Quicken Loans Inc.
47730	1399274	Anthony James Edwards	10/02/2015	Quicken Loans Inc.
47731	1399278	Gregory John Evans	10/14/2015	Quicken Loans Inc.
47732	1399303	Laura Rebecca Fernandez	10/02/2015	Quicken Loans Inc.
47733	1399320	Joseph Galvez III	10/02/2015	Quicken Loans Inc.
47734	1399447	Darnell Orlando Ingram	10/02/2015	Quicken Loans Inc.
47736	1399424	James Angus MacEachern	10/02/2015	Quicken Loans Inc.
47737	1399241	James Christopher Saber	10/02/2015	Quicken Loans Inc.
47739	1099613	Jeffrey Kenneth Amoretti	10/05/2015	Michigan Mutual, Inc.
47741	1407227	Aaron Nicholas Butler	10/01/2015	Mortgage Research Center, LLC
47744	1399394	Diana Ahmad Hamdan	10/02/2015	Quicken Loans Inc.
47745	1408457	Ryan Matthew Inwood	10/16/2015	MiLend, Inc.
47746	1405572	Joseph John Jajola III	10/02/2015	CrossCountry Mortgage, Inc.
47747	1410744	Kathleen Dianne Jennings	10/21/2015	Highland Mortgage Group LLC
47750	1398941	Mitchell Andrew Trager	10/02/2015	Quicken Loans Inc.
47751	1262813	Michael John Whalen	10/15/2015	Quicken Loans Inc.
47753	1387484	Alaa Mahmoud Baalbaki	10/05/2015	Quicken Loans Inc.
47754	499373	Densel Ray Ball II	10/06/2015	Mortgage Lenders of America, LLC
47757	1387542	Andre Jamal Brugnone	10/06/2015	Quicken Loans Inc.
47759	360193	Susan Marie Chappell	10/06/2015	Mortgage Lenders of America, LLC
47761	210436	Miranda Lakeshia Dailey	10/09/2015	Primary Residential Mortgage, Inc.
47762	545213	Julie K Devine	10/14/2015	Lincoln Capital Advisors, LLC
47764	409835	Martin Gerardo Gallo	10/02/2015	Home Point Financial Corporation
47765	1396514	Emily Renee Lawson	10/06/2015	Freedom Mortgage Corporation
47766	1396512	Brandyn Chase Lazar	10/06/2015	Freedom Mortgage Corporation
47767	1407342	Ryan Everett Lewis	10/06/2015	Mortgage Lenders of America, LLC
47768	1387738	Jeffrey Ross LoDuca	10/06/2015	Quicken Loans Inc.
47769	496896	Matthew Lawrence Massie	10/02/2015	Carrington Mortgage Services, LLC
47770	1396537	Mark Casey McGovern	10/06/2015	Freedom Mortgage Corporation
47771	1399604	Gina Marie Moyer	10/15/2015	Mortgage Lenders of America, LLC
47772	1013494	Tara L. Phillips	10/05/2015	NATIONS LENDING CORPORATION
47773	189665	Magdalene Elizabeth Rich	10/06/2015	Freedom Mortgage Corporation
47774	1399692	Charles Wayne Riddle	10/06/2015	Mortgage Lenders of America, LLC
47775	1387773	Michael Dwayne Sampson Sr.	10/21/2015	R M K Financial Corp.
47778	1382555	Tiwana Lynn Brown	10/19/2015	Moody Mortgage Corporation
47779	1375789	Vanessa Mairy Cholagh	10/06/2015	Quicken Loans Inc.

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 11/02/2015)
47780	1375899	Jordan Nathaniel Cozart	10/06/2015	Quicken Loans Inc.
47781	894989	Vladimir Vladimirov Danilchenko	10/09/2015	Carrington Mortgage Services, LLC
47782	1399386	Brandon Scott Green	10/06/2015	Quicken Loans Inc.
47783	1247800	Jared James Henninger	10/06/2015	Quicken Loans Inc.
47784	1399472	Simon Antoine Kandalaft	10/06/2015	Quicken Loans Inc.
47786	1387740	Michael Thomas Liles	10/07/2015	Quicken Loans Inc.
47787	1388901	Ray Paul Marley	10/09/2015	loanDepot.com, LLC
47791	1398848	Raquel Lee Sorg	10/05/2015	NATIONS LENDING CORPORATION
47792	1387476	Sajan Kurian Thomas	10/07/2015	Quicken Loans Inc.
47793	1070623	Andrew Vincent Vuyovich	10/14/2015	Freedom Mortgage Corporation
47801	302202	Michael Lamar Baker	10/05/2015	Geneva Financial, LLC
47802	1413606	Eric Preston Balderson	10/09/2015	New Day Financial, LLC
47803	760052	Ana Lilia Beiza	10/07/2015	Carrington Mortgage Services, LLC
47804	1406741	Jonathan Robert Bellemore	10/07/2015	Embrace Home Loans, Inc.
47805	1369321	Jessica Gail Brown	10/09/2015	Specialized Loan Servicing LLC
47806	1313209	Justin Scott Bybee	10/09/2015	Primary Residential Mortgage, Inc.
47807	1305323	Brandi Nicole Cabe	10/19/2015	Primary Residential Mortgage, Inc.
47813	1409999	Aaron John Fink	10/14/2015	Open Home Mortgage, Inc.
47818	1413605	Colton Edward Stinson	10/09/2015	New Day Financial, LLC
47820	1399107	David Sabah Toma	10/07/2015	Quicken Loans Inc.
47821	1164370	Ryan Christopher Wilson	10/07/2015	Vanderbilt Mortgage and Finance, Inc.
47825	1399400	Paul Stephen Bogosian	10/09/2015	Stonegate Mortgage Corporation
47828	1176917	Christopher Charles Knee	10/09/2015	Vanderbilt Mortgage and Finance, Inc.
47829	598826	Calvin Park	10/14/2015	American Financial Resources, Inc.
47830	1399309	Gary Michael Prager	10/14/2015	Quicken Loans Inc.
47832	200533	Anthony-Clay Drummond Richeso	10/14/2015	Quicken Loans Inc.
47834	1237698	Jimmy Zahi Fakhouri	10/15/2015	Quicken Loans Inc.
47837	1139936	David William Bush	10/15/2015	Quicken Loans Inc.
47839	1399271	Raphael DeVanTe' Dunson	10/15/2015	Quicken Loans Inc.
47840	1387705	Wayne Landon Hearn	10/15/2015	Quicken Loans Inc.
47842	1399439	Matyous Ala Imsaiah	10/15/2015	Quicken Loans Inc.
47843	1387661	Bridget Marie Morse	10/15/2015	Quicken Loans Inc.
47844	1398674	Rachel Michelle Sholtis	10/15/2015	Quicken Loans Inc.
47845	1407112	Drew Randal Alexander	10/15/2015	Mortgage Research Center, LLC
47846	1406727	Jason Andrzejczyk	10/14/2015	Embrace Home Loans, Inc.
47849	930397	Erick Josue Calix Hernandez	10/20/2015	Homeward Residential, Inc.

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 11/02/2015)
47851	1413596	Charles Francis Kipe Jr	10/15/2015	New Day Financial, LLC
47857	1140471	Santana Lorea Sedlacek	10/19/2015	Quicken Loans Inc.
47860	985409	David Michael Cervone	10/20/2015	PHH Mortgage Corporation
47861	1399273	Renauld Maurice Edwards	10/19/2015	Quicken Loans Inc.
47865	12633	Shan Kai Jelani Jackson	10/22/2015	Nationstar Mortgage LLC
47866	1399470	Francesco Andrew Laframboise	10/20/2015	Quicken Loans Inc.
47867	1402336	Teresa Lynn Lambert	10/15/2015	21st Mortgage Corporation
47868	1399446	Ellie Rose Litteral	10/20/2015	Quicken Loans Inc.
47870	1399307	Brandon John Preston	10/20/2015	Quicken Loans Inc.
47871	1243187	Jeremy Mark Rodner	10/20/2015	Quicken Loans Inc.
47872	1398904	Evan Michael Walker	10/20/2015	Quicken Loans Inc.
47873	1024787	Charles Joseph Wilson III	10/15/2015	Bayview Loan Servicing, LLC
47879	1381559	Brittany Joy Gumban	10/21/2015	Primary Residential Mortgage, Inc.
47888	1007834	Megan Elaine Bratkovich	10/21/2015	Ditech Financial LLC
47892	917001	Justin Trent Harwell	10/21/2015	Ditech Financial LLC
47893	1399462	Andrew Stuart Jenkins	10/20/2015	Quicken Loans Inc.
47898	1399371	Andrea Rose Nash	10/20/2015	Quicken Loans Inc.
47901	1374109	Scott Allen Sholtis	10/20/2015	NATIONS LENDING CORPORATION
47904	1398908	Kirk Anthony Urbanowicz	10/20/2015	Quicken Loans Inc.
47905	1406990	Rebecca Casey Vogt	10/20/2015	Mortgage Research Center, LLC
47907	1398680	David Yeh	10/20/2015	Quicken Loans Inc.
47910	1109893	Jacob Oral Arthur	10/22/2015	NATIONS LENDING CORPORATION
47924	1399128	Christopher William Solinski	10/22/2015	Quicken Loans Inc.
47930	1408798	Jesse Taylor Burns	10/22/2015	Quicken Loans Inc.
47931	631450	Peter Carroll	10/22/2015	American Financial Resources, Inc.
47938	1399360	Keona Lasha Parker	10/22/2015	Quicken Loans Inc.
47940	296100	Joshua James Pomeroy	10/22/2015	Quicken Loans Inc.
47941	1399295	Neron Jalal Qarana	10/22/2015	Quicken Loans Inc.
47942	1399282	Brandon Christopher Roberts	10/22/2015	Quicken Loans Inc.
47944	1408852	Alexander Paul Salamon	10/22/2015	Quicken Loans Inc.
47945	1004867	Farah Jihad Serhal	10/22/2015	Quicken Loans Inc.
47947	1399120	Kyle Marvin Sunday	10/22/2015	Quicken Loans Inc.
47960	1210453	Michael Adam Heus	10/22/2015	Homeside Financial, LLC
47972	1293073	Jesse Joseph Warren	10/22/2015	NATIONS LENDING CORPORATION

* One MLO's license was approved in the same month in which it was terminated-surrendered/canceled, for a total of 165 approvals for the month.

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 11/02/2015)
Denied				3
46863	930420	Tarrence Montel Lewis	10/14/2015	
47052	335689	Phuong Tuong Phan	10/27/2015	
47098	216067	Damon Wells McCloud	10/27/2015	

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 11/02/2015)
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Terminated - Expired

211

24636	35024	John Frederick Shallow	10/29/2015	
24778	86785	Nicholas Anthony Leonardo	10/29/2015	
24932	130820	Allen Keith John	10/26/2015	
25197	177493	Samuel Clifford Gauthier	10/26/2015	
25242	194995	Tameka Chantelle Knighton-Evan	10/26/2015	
25520	8163	Bernard Anthony Motta Jr.	10/29/2015	
25747	123342	Clinton Williams Carper	10/26/2015	
25904	192942	JOHN L HOFFMAN JR	10/26/2015	
26089	38267	Jason Michael Madden	10/29/2015	
26093	192332	Patricia Ann Matthews	10/29/2015	
26097	35271	Frederick Charles Muller III	10/29/2015	
26272	193943	Latrice Wright	10/29/2015	
26316	49836	Oscar Benjamin Thomas	10/29/2015	
26813	19119	Kevin Patrick Corbett	10/26/2015	
27962	208671	Shannon Bagshaw	10/26/2015	
27986	220460	Elliott Lee Ingle	10/26/2015	
28162	32708	Reinaldo Michael Farah	10/26/2015	
28293	79060	Joel Lyerly Childress	10/26/2015	
28322	21391	Arthur Jeffrey PeBenito	10/29/2015	
28451	87627	Kenneth Locke	10/29/2015	
28486	201707	Cynthia Jeanne Smith	10/29/2015	
30057	30415	Todd Michael Jarrold	10/26/2015	
30131	200540	Andrew Scott Robinson	10/29/2015	
30506	363435	Adrian Leon	10/29/2015	
30672	77293	Clinton Cyle Malusky	10/29/2015	
30869	227715	Frederick Julius Thompson II	10/29/2015	
31310	375993	Roger Dan Salazar	10/29/2015	
31311	33673	Clarence Edward Simpson JR.	10/29/2015	
31566	270002	Joshua Odell White	10/29/2015	
31683	73526	Dylan Paul Evans	10/26/2015	
31934	390107	Samuel Kurtis Perkins	10/29/2015	
32027	390038	Olman Vincent Caicedo	10/26/2015	
32108	277652	Christopher Neal Salmieri	10/29/2015	
32375	621807	Samantha Elizabeth Hamilton	10/26/2015	
32939	373472	David Scott Rutherford	10/29/2015	

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33122	428337	Ingrid Elizabeth Peterson	10/29/2015	
33287	310282	Lisa Kathleen Watson	10/29/2015	
33627	388213	Petros Okbamichael	10/29/2015	
34035	838669	Jeffrey David Flora	10/26/2015	
34083	861234	Evan Douglas Missig	10/29/2015	
34417	902678	Corey Michael Welch	10/29/2015	
34590	781697	Arturo Adrian Donzella	10/26/2015	
34688	861703	Sean Raymond Evers	10/26/2015	
34997	571031	Lance Antonio Micucio	10/29/2015	
35124	233816	James Brent Bonner	10/26/2015	
35142	913865	Jayne Louyse Palker	10/29/2015	
35401	913822	Jon-Michael Elliott Majkut	10/29/2015	
35474	922577	Leonard Robert Oliveri Jr.	10/29/2015	
35568	394094	Bartholomew Thomas Mikulski	10/29/2015	
35583	385790	Brad Noffert Buttrey	10/26/2015	
35679	589341	Chad Aron McDonald	10/29/2015	
35725	172959	Ammon Jay Carlson IV	10/26/2015	
35785	938903	Kelly Marie Mullin	10/29/2015	
35795	340797	Kippen Robert Blair	10/26/2015	
35809	430017	THOMAS LANDON DUTCHER	10/26/2015	
35830	944432	Christopher Showers	10/29/2015	
35998	945332	JOEL CEASAR WEST	10/29/2015	
36147	225861	Kevin Mathew Fabian	10/26/2015	
36151	552533	Sharon Ivey	10/26/2015	
36270	984838	Jeremy Steven Bowling	10/26/2015	
36560	877226	Derek Charles Shayne	10/29/2015	
36644	739904	David Michael Baker	10/26/2015	
36656	977830	Zachary David Sher	10/29/2015	
36883	983441	Elizabeth Marie Mason	10/29/2015	
36925	869206	Kyle R Tustin	10/29/2015	
36938	907479	Ryan Robert Bruff	10/26/2015	
37336	167151	David Roderick Hale	10/26/2015	
37471	1040079	Nicole Grace Love	10/29/2015	
37571	135066	Paul Harris Owen	10/29/2015	
37633	886389	Gary Michael Nakamura	10/29/2015	
37951	26311	Alan Wayne Logan	10/29/2015	

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37955	1018403	Calvin Lewis Nivens	10/29/2015	
38107	197294	Thomas Michael Colgrove Jr	10/26/2015	
38446	331759	Sheldon Barry Rosenberg	10/29/2015	
38630	994914	Adam Mark Emmert	10/26/2015	
38791	425363	Robert Charles Kelly	10/26/2015	
39222	29471	Bryan Dean Andersen	10/26/2015	
39339	985332	Louis Scott Rappaport	10/29/2015	
39396	488419	Xa Dinh Ngo	10/29/2015	
39422	215941	Allan Ross Emas	10/26/2015	
39548	1088553	ANH MAI NGUYEN	10/29/2015	
39741	794819	Mark Tyler Remick	10/29/2015	
39784	326234	Michael Angelo LoCascio	10/29/2015	
39915	209500	Joyce Tallant	10/29/2015	
40070	1041702	Carlton DeWitt Porter Jr.	10/29/2015	
40297	93824	Jill Renee Lowry	10/29/2015	
40613	1136827	Tara Moore Robertson	10/29/2015	
40841	318625	Jeremy Ryan Morganegg	10/29/2015	
40892	1149638	Matthew Wilder Clark	10/26/2015	
40942	1096936	Koren Renee Burns	10/26/2015	
41119	1086978	Jeffrey Stephen Donohue	10/26/2015	
41150	221877	Matthew Roi Rainwater	10/29/2015	
41285	1086895	Kevin John Buxton	10/26/2015	
41291	1152650	lisa dianne paschal	10/29/2015	
41360	1087060	Ryan Shawn Hennard	10/26/2015	
41490	1159974	Benjamin Carl Orr	10/29/2015	
41492	1087358	Caryn Marie Rogers	10/29/2015	
41579	604795	Brenda Sue Ray-Strain	10/29/2015	
41682	1162846	Kate Elise McCulloch	10/29/2015	
41696	1066598	Adriel Velazquez	10/29/2015	
41975	1168777	Steven Ronald Brady	10/26/2015	
42017	1159591	Nicole Alyse Edington	10/26/2015	
42052	1107731	Jeffrey Andrew Karam	10/26/2015	
42053	1038007	S . Bradley Evan Karwowski	10/26/2015	
42097	193286	Nicholas Montgomery Stiles	10/29/2015	
42257	851750	MaryLynn L Meyer	10/29/2015	
42320	254318	Jennifer Danielle Buxton	10/26/2015	

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 11/02/2015)
42355	847818	Michael Andrew Grabowski	10/26/2015	
42372	967160	Alexandra Born	10/26/2015	
42380	961006	Darren Scott Nelson	10/29/2015	
42476	1177878	Nathaniel Stanley Towianski	10/29/2015	
42499	1159582	Maxwell Loren Bradley	10/26/2015	
42557	1193738	Patrick Stephen St. Clair	10/29/2015	
42672	1186673	Sterling Tarelle Stewart	10/29/2015	
42764	1169012	Tiffany smith	10/29/2015	
42807	207607	Barbara Juliann Wallace	10/29/2015	
42821	1163396	Janet Eva Koenig	10/26/2015	
42868	293275	Jeffrey Benjamin Van Deusen	10/29/2015	
42957	1004093	Shaun Paul Russon	10/29/2015	
43002	1068017	Tommy Son Huy Nguyen	10/29/2015	
43024	1194937	Jeffrey Thomas Sabo	10/29/2015	
43049	1194812	Kristen Marie Fitzsimons	10/26/2015	
43067	1178884	Lauren Elizabeth Pryor	10/29/2015	
43073	1194649	Jaron James Butts	10/26/2015	
43171	1189975	Diana Fay Palmer	10/29/2015	
43193	1203237	John George Dallas	10/26/2015	
43240	1212672	Dominic Joseph Young	10/29/2015	
43250	891178	Leslie Jesus Lopez	10/29/2015	
43274	1194880	Robert Michael Lombardo	10/29/2015	
43287	1196490	Richard Ernie Yarbrough	10/29/2015	
43292	1203250	Gavin Wrenn Freeman	10/26/2015	
43334	1203609	James Arlie Adkins II	10/26/2015	
43429	1202763	Jill Eileen Hamila	10/26/2015	
43456	1133227	Juan Luis Rodriguez	10/29/2015	
43496	1211963	Spencer David Herman	10/26/2015	
43560	1211905	Andrea Marie Canty	10/26/2015	
43571	1211671	Tyler Welty Hugus	10/26/2015	
43679	1127525	Kathryn Sherrill Morris	10/29/2015	
43703	906201	Jonathan Daniel Shipley	10/29/2015	
43707	1184087	Vickie Louise Bevil	10/26/2015	
43762	1220201	Jessica Marie Benson	10/26/2015	
43768	219349	Hyung Joo Lee	10/29/2015	
43810	984481	Ashley Nicole Fitzgerald	10/26/2015	

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43814	1223758	Tanin Matin	10/29/2015	
43816	1223756	Raymond Pryphun	10/29/2015	
43821	1223755	Paul Christian Tateo	10/29/2015	
43828	1232343	Jake Stewart DeLisle	10/26/2015	
43851	300115	Sandee Sykes McDonald	10/29/2015	
43897	1222389	Tyler James Guthrie	10/26/2015	
43904	1222433	Gina Marie Tornabene	10/29/2015	
43940	1212059	Orlando Deshawn McCord Jr.	10/29/2015	
44005	1228624	Ian Mack Jones	10/26/2015	
44014	1228439	Sandra Lynn Qafa	10/29/2015	
44061	1242141	Robert James Huggins	10/26/2015	
44087	1219785	Michael Aaron French	10/26/2015	
44135	620930	Walisa M Sessoms	10/29/2015	
44168	1234747	Brittany Renee Wooten	10/29/2015	
44207	1237094	Timothy Paul Bassett	10/26/2015	
44227	1186966	James Thomas Fagan	10/26/2015	
44229	1218873	Minna Sadruddin Ladha	10/29/2015	
44247	1232245	Matthew Aaron Cagle	10/26/2015	
44263	1248199	Anna Meng	10/29/2015	
44271	450760	Matthew Thomas Dickinson	10/26/2015	
44297	872259	Robert Edward Palubiak	10/29/2015	
44346	1088721	Antwon LaKeith Scott	10/29/2015	
44428	489999	Michael Roy Simone	10/29/2015	
44471	763092	Logan Charles Mason	10/29/2015	
44493	1243971	Jennifer Karen Cazier-Martinez	10/26/2015	
44519	1168838	Erika Ashley DeBellis	10/26/2015	
44544	1168761	Julia Patricia Sahagun-Gonzalez	10/29/2015	
44688	1246605	Lori Michelle Partin	10/29/2015	
44689	1211695	Kyle Andrew Paul	10/29/2015	
44719	1127377	Erik Reay Martin	10/29/2015	
44734	1222376	Aris Dion Ford-Hall	10/26/2015	
44750	1203405	John Nadir Thomas	10/29/2015	
44755	1140497	Bryan Thomas Vessels	10/29/2015	
44757	1222482	Kenny Ho-Lun Wong	10/29/2015	
44793	1247917	Kenneth Paul Zosel III	10/29/2015	
44832	1247699	Mona Elghoul	10/26/2015	

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44884	1278096	Todd Michael Szakacs	10/29/2015	
44892	1278035	Michele Lynn Blakey	10/26/2015	
44934	1262459	Riley Lawrence Kowalski	10/29/2015	
44941	659840	Paul Gerrell Taylor	10/29/2015	
44962	987034	Barbara Ann Gazibara	10/26/2015	
44975	206889	Larry Alan Beal	10/26/2015	
45031	1194637	Ryan Matthew Brown	10/26/2015	
45088	1273488	Richard Joseph McClean	10/29/2015	
45173	1211906	Jeffrey Scott Chew	10/26/2015	
45181	1203263	Misjed Hoxha	10/26/2015	
45274	1232708	Zena Genae Brazier	10/26/2015	
45285	1220283	Christopher Leigh Hilton	10/26/2015	
45398	1294950	Mary Lee Grigsby	10/26/2015	
45401	176984	RAHIL ANWERALI MAWGIN	10/29/2015	
45413	1273439	Mickaelle Jean	10/26/2015	
45438	1212031	Brett Richard Lesperance	10/29/2015	
45440	383085	David Scott Markel	10/29/2015	
45441	1287223	Jeffrey Robert Nachbar	10/29/2015	
45449	285085	Misty D Scurlock	10/29/2015	
45524	1294969	Nathan Mark Knudson	10/29/2015	
45568	1222306	Dacia Elizabeth Hartz	10/26/2015	
45622	1007998	Nicole Danielle Foyto	10/26/2015	
45665	1304194	Robert Allen Wade	10/29/2015	
45670	1109974	Philippe Jacques Alphee Dumont	10/26/2015	
45748	1309905	German A Arias	10/26/2015	
45781	1177954	Jeremy Richard Krystosik	10/29/2015	
45953	328004	Kambiz Shams Shirazi	10/29/2015	
45965	1241828	Ian Andrew Martindale	10/29/2015	
46044	1317620	Megan Patricia Bellingham	10/26/2015	
46129	1277950	Jean Paul Richardson	10/29/2015	
46190	1065982	Andrew Berton Jones	10/26/2015	
46601	803831	Joanne Snyder	10/29/2015	

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Terminated - Surrendered/Cancelled				58
24312	147994	Xiaofeng Zheng	10/06/2015	
25219	28660	Chad Andrew Turner	10/23/2015	
25803	209635	MONA PURVIS LOVE	10/14/2015	
27508	110130	Pui Lam Carol Fong	10/01/2015	
29926	205800	Leslie Joan Struthers	10/28/2015	
30083	242779	Shoaib Mohammad Abdul Sharieff	10/19/2015	
31801	375830	Johnetta Joyce Lewis	10/02/2015	
32473	143086	Richard Michael Titus	10/29/2015	
34550	909122	Raul Millan III	10/01/2015	
35197	544564	Erik Miller	10/28/2015	
35708	6175	Jon Michael Shibley	10/14/2015	
36094	928213	Michele Annis Winbush	10/29/2015	
36193	552599	William Wayne Teas Jr	10/15/2015	
36447	735848	Margaret Mary Mell Ms	10/27/2015	
36884	242270	Candice Renee Funk	10/09/2015	
37665	919347	Katie Lynn Renner	10/01/2015	
38299	401823	Richard William Metzgar Jr.	10/20/2015	
39046	1066955	JOSEPH OKORONTA	10/29/2015	
39085	976773	Helmut Douglas Benavides	10/28/2015	
39638	377473	Robert Gates Thompson III	10/22/2015	
39647	1030211	Jocelyn Burkhart Diehl	10/07/2015	
39718	1098492	Charlotte Smith Graham	10/21/2015	
39734	1096165	Nathan Christian Groves	10/06/2015	
39883	924534	Katie Lynn Smith	10/28/2015	
40093	1092047	Laura Faith Lacey	10/06/2015	
40844	659555	Kris C. Bilodeau	10/28/2015	
40853	962649	Gina Linnea Wilson	10/20/2015	
41527	1159868	Jay Christopher Gilman	10/13/2015	
42273	456180	Anthony John Waldecker	10/26/2015	
42284	1180770	Leah Michelle Lowry	10/30/2015	
42576	1185410	Adrena Ryan Rose	10/19/2015	
42852	1201215	Nicolas Matsangakis	10/28/2015	
42872	742462	Jose Manuel Coutino	10/09/2015	
42874	397769	DOMINIC MICHAEL GARCIA	10/28/2015	
42879	926591	Amir Ali Omid	10/09/2015	

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42972	1051835	Lorrie Ann Silvius	10/14/2015	
43008	85037	Chad J Acosta	10/14/2015	
43022	180996	David Neil Raskin	10/14/2015	
43477	215276	Timothy James Trauscht	10/22/2015	
43649	237770	Troy Martin DeWitt	10/30/2015	
43802	1223760	Stephanie Michelle Lloyd	10/28/2015	
43955	1232372	Mark Anthony Manos	10/01/2015	
44118	987905	Bradley David Overlin	10/09/2015	
44259	1037516	Charrisma Chantel Hester	10/23/2015	
44648	246039	Kat Diane Whitman	10/05/2015	
44787	1054663	Monya Sami Saleh	10/06/2015	
44810	1186617	Pierre Seymour Mikha	10/05/2015	
44827	1203226	Lauren Elizabeth Brennan	10/05/2015	
44858	1121507	Jessica Lauren Marsh Way	10/30/2015	
44990	1277960	Jake Ellis Perry	10/27/2015	
45331	1186586	Michelle Lauren Lankowsky	10/13/2015	
45589	864843	Alison Leigh Whitaker	10/20/2015	
45594	944093	Ralph L. Gardner	10/21/2015	
45930	261941	Elana Andrea Ross	10/19/2015	
46089	131986	John Michael Flynn	10/01/2015	
46594	227033	Mehrdad Ghaemi	10/14/2015	
47023	1159952	Shawn Patrick McAfee	10/05/2015	
47800	1398885	Audrey Rae Armstrong	10/26/2015	