



Monthly Mortgage Summary

Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division
Monthly Summary of Mortgage Activities for the Period Ending September 2016

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Georgia's 2017 Mortgage Renewal Checklist

[Georgia's mortgage license renewal checklist](#) has been posted to the NMLS Resource Center. Please review the checklist for information on the requirements to renew your license. To avoid a late fee, please renew between November 1 and December 1, 2016.

To complete a renewal request you must continue to meet all licensing requirements of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000, *et seq.* and must attest to that fact and submit a renewal request through NMLS.

Click the [Annual Renewal link](#) on the home page of the NMLS Resource Center to get started.



Annual Renewal

If you have any questions about renewing your Georgia license(s) through NMLS, please send an email to: renewal@dbf.state.ga.us.

2017 Mortgage License/Registration Renewal Timeline

All individuals and companies holding a Georgia mortgage license or registration must submit a renewal request through NMLS starting November 1st if they wish to retain their license to conduct business in Georgia in 2017. Mortgage branches must also be renewed through NMLS.

CE Deadline	October 31	MLOs
Renewal Period Begins	November 1	NMLS opens renewal functionality.
Renewal Period Ends	December 1	Last day to renew without being subject to a late renewal fine.
Late Renewal Begins	December 2	Late Renewal Fines may be assessed.
Late Renewal Ends	December 31	NMLS closes renewal functionality. No renewal requests can be submitted after December 31.
Expiration	January 1	Licensees and Registrants that failed to request renewal will be expired.

Streamlined Renewals —Mortgage Company Licensees, Registrations & Branches

All companies holding a **Mortgage Broker or Lender License or Registration in Georgia** must submit a renewal request through NMLS between **November 1 and December 1, 2016**. The late renewal period is between December 2 and December 31, 2016; companies may be assessed a \$300 late fee during this period. The NMLS Streamlined Renewal Process allows your company to conveniently manage the renewal of company, branch, and sponsored Mortgage Loan Originator (MLO) licenses through your organization's NMLS account.

Actions Required: Records must be up to date at the time of renewal. Amendments to license information CANNOT be made through the renewal feature. If you need to make changes to a company, branch, or individual record before you attest to its accuracy for renewal, this must be done prior to submitting a renewal request through the *Filing* tab. It is strongly recommended that you submit updates immediately to allow sufficient time for review. Additionally, you should review license statuses and confirm that there are no outstanding license items that need to be cleared.

NOTE: Waiting until November or December to submit amendments and/or clear outstanding license items will delay the approval of your renewal request.

Easy Steps for Renewal:

To complete a renewal request:

- Continue to meet all licensing requirements of the **Georgia Residential Mortgage Act (O.C.G.A. § 7-1-1000 et seq.)**
- If your company continues to meet these requirements:

- Attest to that fact and submit a renewal request through NMLS.
- Pay the required statutory license renewal fees and NMLS transaction fees (see fee information below).

The NMLS Resource Center has valuable tools to assist in the NMLS 2017 Streamlined Renewal Process. Please visit the [Annual Renewal Information page](#) for more details.

ADDITIONAL INFORMATION REGARDING RENEWAL REQUIREMENTS

Mortgage Call Report (MCR)

Your company's MCR must be submitted through NMLS for the appropriate quarter(s). No MCR deficiencies can be outstanding. Your renewal request will not be approved if MCR filings are incomplete.

Attestation – Company and Individual

Companies may log onto the NMLS website and complete the attestation process and request renewal starting November 1. Attestation is a company's legal certification that: (i) company and branch NMLS records are up to date, (ii) renewal requirements have been satisfied, and (iii) the company meets all license renewal eligibility requirements.

Companies are required to complete an attestation pertaining to company and branch renewal requests selected for submission each time the Company Renewals Cart is submitted.

(Continued on page 3)

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 — Nationwide Multistate Licensing System

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

Streamlined Renewals —Mortgage Company Licensees, Registrations & Branches (Cont'd)

(Continued from page 2)

NOTE: Companies cannot attest to an individual's MLO license. Once attestation is complete, either the individual MLO or the sponsoring company can submit a renewal request for the license.

Control Persons (Form MU2) do not need to attest to their record as part of a company's renewal submission.

Renewing Sponsored MLOs

If your company will be submitting and paying the renewal request for sponsored MLOs, you can submit the request(s) through the *Renewal* tab in NMLS. The individual must first attest that they continue to meet all licensing requirements, including all continuing education requirements, and that their record is up to date before you can request renewal of their license.

Each individual is required to have completed **8 hours** of Continuing Education prior to being able to submit their renewal request through NMLS. For information on available courses, see the *Professional Standards* section of the *NMLS Resource Center*.

Renewal Submissions Deadlines

Renewal requests may be submitted starting November 1 and should be submitted no later than **December 1**. If you have licenses you do not intend to renew, you must notify the Department by selecting the "Do Not Renew" option.

NMLS WILL NOT ACCEPT RENEWAL SUBMISSIONS AFTER December 31, 2016 (EST). Please note the time zone difference of your location.

Fees

In addition to Georgia annual renewal fees, NMLS charges processing fees of \$100 per company license, \$20 per branch license, and \$30 per loan originator license. These fees must be paid electronically through NMLS upon submission of the license renewal request. Processing fees cover NMLS' operations, including system access, financial statement functionality, access to reports, the ability to maintain and renew licenses, and call center support.

Training

Renewal workshops will be conducted by the State Regulatory Registry, LLC to review the NMLS 2017 Streamlined Renewal Process. The optional workshops will provide licensees and applicants with tips on how to use the NMLS during the 2017 Streamlined Renewal period. The fee for these workshops is \$75. To register for one of the workshops, visit the [State-Licensed Training Workshops page](#) on the NMLS Resource Center.

Georgia License Renewal Fees

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

These fees must be paid electronically through NMLS upon submission of the license renewal request. Requests must be submitted by **December 1, 2016** for a timely renewal. Renewal requests submitted on or after December 2nd will be considered late and may 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.

Streamlined Renewals —Mortgage Loan Originators

All individuals holding a **Georgia Mortgage Loan Originator License (MLO)** with the **Department** must renew their license through NMLS between **November 1 and December 1, 2016** if they wish to retain their license to conduct business in **Georgia** in 2017. The late renewal period is between **December 2 and December 31, 2016**; MLOs may be assessed a \$100 late fee during this period.

Records must be up to date at time of renewal.

Amendments to your record CANNOT be made through the renewal feature. If you need to make changes to your record before you can attest to its accuracy, we strongly recommend submitting any necessary updates through the *Filing* tab immediately to allow sufficient time for the review of changes prior to renewal. In addition, you may wish to review your status and confirm that you have no outstanding license items that need to be cleared. **NOTE:** Waiting until November or December to submit amendments and/or clear outstanding license items may delay the approval of your renewal request.

Renewal Requirements

To complete a renewal request, you must continue to meet all licensing standards for **Georgia**. If you continue to meet these standards, the **Department** requires that you attest to the accuracy of your record, pay the renewal fees (see fee information below), and satisfy all outstanding license items upon submission of your renewal request through NMLS.

Continuing Education

You must have your eight (8) hours of Continuing Education (CE) complete prior to being able to renew your license through NMLS. *Georgia's CE deadline is **October 31, 2016**; a \$100 late CE fee may be assessed if the requirement is not met by the deadline.*

You will be prevented from renewing your license if you have not completed your CE requirements for 2016.

Attestation and Renewal Request Submission

Starting November 1, you must log into your NMLS account and attest to your record. Attestation is your legal certification that: (i) your NMLS record is up to date, (ii) renewal requirements have been completed, and (iii) you meet all renewal eligibility requirements. Once attested, either you or your sponsoring company can submit your renewal request.

NMLS WILL NOT ACCEPT RENEWAL SUBMISSIONS AFTER December 31, 2016 (EST).
Please note the time zone difference of your location.

Fees

In addition to the \$100 annual renewal license fee that will be charged by Department, NMLS charges a processing fee of \$30 which must be paid electronically through NMLS upon submission of the renewal request.

If you have questions, please refer to [Georgia's Renewal Checklist](#).

MLO CE Requirements for 2017 License Renewal

On or before October 31, 2016, MLOs must obtain 8 hours of continuing education to renew their licenses for 2017.

MLOs approved for licensure that obtained their pre-licensing education ("PE") in 2016 **DO NOT** have to obtain continuing education for the 2017 license renewal.

To find out when and where necessary course work will be offered to satisfy Georgia's continuing education requirements, mortgage licensees should visit the NMLS website at <http://mortgage.nationwidelicensingsystem.org/profreq/education/Pages/default.aspx>.

Read the full article published in our [August 2016 Monthly Mortgage Summary](#).

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, 2016) must be filed through the NMLSR by November 14, 2016.

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.nationwidelicensingsystem.org/slr/common/mcr/Pages/default.aspx>

Administrative Actions

NAME	CITY	ST	ACTION TYPE	ISSUED	FINAL
HG Recovery Fund I, LLC	Chicago	IL	Order to Cease and Desist - Unlicensed	08/15/2016	09/15/2016
Navgen Capital Fund I, LLC	Jersey City	NJ	Order to Cease and Desist - Unlicensed	08/15/2016	09/15/2016
Odell Roy Inc.	Gilbert	SC	Order to Cease and Desist - Unlicensed	08/15/2016	09/15/2016
Pacific Northwest Investments, LLC	Albany	OR	Order to Cease and Desist - Unlicensed	08/15/2016	09/15/2016
Pontus Investment Portfolio III, LLC	La Jolla	CA	Order to Cease and Desist - Unlicensed	08/15/2016	09/15/2016
Scarlett Capital Fund I, LLC	Knights Landing	CA	Order to Cease and Desist - Unlicensed	08/15/2016	09/15/2016
Select Home Solutions, LLC	Fort Myers	FL	Order to Cease and Desist - Unlicensed	08/15/2016	09/15/2016
SMR I, LLC	Wallingford	PA	Order to Cease and Desist - Unlicensed	08/15/2016	09/15/2016
Stanford Investments, LLC	College Station	TX	Order to Cease and Desist - Unlicensed	08/15/2016	09/15/2016

Fine Summary Information

FINE REASON	COUNT
GRMA fees paid late	10

HOLIDAY CLOSING

This is a reminder that the Department will be closed on Monday, October 10th for Columbus Day.

NDFI Outreach

AND UPCOMING SPEAKING ENGAGEMENTS

- Deputy Commissioner for Non-Depository Financial Institutions Rod Carnes and Supervisory Examiner Andy Reid will be speaking on Thursday, October 6th at the Mortgage Bankers Association of Georgia (MBAG) Education Summit & Trade Show, Crowne Plaza Atlanta Perimeter at Ravinia. [Visit the MBAG registration site.](#)

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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, 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 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

9

43354	330511	Avex Funding Corporation	09/08/2016	GA Mortgage Lender License	New York	NY
46084	1286532	iCapital Mortgage, LLC	09/08/2016	GA Mortgage Broker/Processor License	Alpharetta	GA
50954	1475019	Encore Real Estate Group, LLC	09/20/2016	GA Mortgage Lender License	San Diego	CA
51138	1273251	Gooi Mortgage, Inc.	09/29/2016	GA Mortgage Lender License	Des Moines	IA
51336	302352	WINNPOINTE CORPORATION	09/19/2016	GA Mortgage Lender License	Orange	CA
51480	1502499	Westminster Mortgage, LLC	09/12/2016	GA Mortgage Broker/Processor License	Atlanta	GA
51483	340534	Centennial Lending Group, LLC	09/14/2016	GA Mortgage Lender License	Maple Glen	PA
51912	1482710	Rachel Lee Moscaritolo	09/27/2016	GA Mortgage Broker/Processor License	McDonough	GA
52021	1517157	Stephanie P. Fagerstrom	09/29/2016	GA Mortgage Broker/Processor License	Newnan	GA

Terminated - Surrendered/Cancelled

3

21307	1976	Coral Mortgage Bankers Corp.	09/20/2016	GA Mortgage Lender License	Hackensack	NJ
29819	24794	Associated Mortgage Bankers, Inc.	09/28/2016	GA Mortgage Lender License	Ronkonkoma	NY
44722	1249884	Experience Insurance & Financial Services, Inc	09/16/2016	GA Mortgage Broker/Processor License	Decatur	GA

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 10/03/2016)
Approved				292
25866	204001	Beverly Jean Burik	09/15/2016	Member First Mortgage, LLC
25948	262664	Michael Dennis Ritz	09/16/2016	Mortgage Research Center, LLC
28062	214535	Timothy K Gibson	09/20/2016	Taylor Morrison Home Funding, LLC
29193	220597	Lamar Tremaine Moore	09/26/2016	Paramount Residential Mortgage Group, Inc.
30700	232834	Geoffrey Hawes Bangert	09/21/2016	Fairway Independent Mortgage Corporation
31516	32879	Patricia Dorothy Kilroy	09/27/2016	American Neighborhood Mortgage Acceptance Company LLC
31751	410591	Douglas Scott Graham	09/15/2016	HomeBridge Financial Services, Inc.
34169	339728	Chad Joseph Justice	09/12/2016	loanDepot.com, LLC
34377	871883	Michael Rashadd Johnson	09/12/2016	Freedom Mortgage Corporation
34435	902687	Brian Deon Young	09/15/2016	Carrington Mortgage Services, LLC
36336	971648	James Maher	09/12/2016	Freedom Mortgage Corporation
37201	958930	Chad Samuel Gandenberger	09/12/2016	Go Direct Lenders, Inc.
37938	1025424	Joshua Glade Best	09/29/2016	Belem Servicing LLC
38598	182175	Christopher James Naylor	09/20/2016	Direct Mortgage Loans, LLC
39982	413212	Kevin Edward Fortier	09/27/2016	Mid America Mortgage, Inc.
41206	1139919	Collin Gardener Baldwin	09/13/2016	Union Home Mortgage Corp.
42539	204575	Oscar Conrad Thacker III	09/20/2016	Cornerstone Mortgage Group, LLC
42968	621676	Richard Wayne Kennimer II	09/19/2016	PennyMac Loan Services, LLC
43046	1020086	James Wade Ballis	09/15/2016	Homeside Financial, LLC
43980	437921	Jason W Hultgren	09/14/2016	Southeast Mortgage of Georgia, Inc.
45090	1273933	Carla Marie-Bernice Shobe	09/19/2016	Quicken Loans Inc.
45910	1280614	John Ryan Snyder	09/13/2016	Freedom Mortgage Corporation

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 10/03/2016)
46565	45437	Robert Dean Carrier Jr	09/13/2016	Everett Financial, Inc.
46758	1118277	Jared Michael Jacobs	09/16/2016	Movement Mortgage, LLC
47047	1382155	Brian Russell Dunlap	09/06/2016	New Penn Financial, LLC
47752	827914	Mary Elaine Woodlee	09/29/2016	Amerisave Mortgage Corporation
47817	1308252	Joseph John McLean	09/27/2016	New Penn Financial, LLC
47884	1407044	Samantha Marie Stevens	09/16/2016	Mortgage Research Center, LLC
47962	280912	Kurtis Bradley Huels	09/16/2016	First Mortgage Solutions, LLC
48222	1409011	Ransom Kellogg Bradley	09/20/2016	Quicken Loans Inc.
50221	1407239	Jacob Ross Blackstone	09/29/2016	American Neighborhood Mortgage Acceptance Company LLC
51051	1471600	Rodrigo Bautista Mateo III	09/06/2016	Freedom Mortgage Corporation
51107	1486112	Leland King Nicholson	09/26/2016	iCapital Mortgage, LLC
51155	913527	robert lee johnson jr	09/20/2016	Nu Lending Mortgage Incorporated
51353	1459938	Michael Vincent Alba	09/02/2016	Caliber Home Loans, Inc.
51533	1488187	Rachel Lee Moscaritolo	09/27/2016	Rachel Lee Moscaritolo
51566	1430237	Stephanie Fagerstrom	09/29/2016	Stephanie P. Fagerstrom
51576	347885	Jason Tabari Myles	09/15/2016	Nationstar Mortgage LLC
51577	76131	James Alan Reamer	09/27/2016	Mariner Finance, LLC
51583	1494682	Justin Alexander Zalewski	09/26/2016	Cardinal Financial Company, Limited Partnership
51650	1495501	Kendrick Devon Shaw	09/02/2016	Homeward Residential, Inc.
51656	1299585	Jamillah Norchell Brown	09/02/2016	Nationstar Mortgage LLC
51726	1501195	Nicholas Matthew Seidell	09/19/2016	Silverton Mortgage Specialists, Inc.
51747	158439	Robert Michael Tames	09/16/2016	Geneva Financial, LLC
51822	1459959	Richard Walter Feijoo	09/19/2016	American Advisors Group
51886	104015	Murdock T. Richard III	09/15/2016	NTFN, INC.
51943	18635	Charles James Schroeder	09/13/2016	NATIONS LENDING CORPORATION
51945	1390018	William Matthew Teed	09/13/2016	American Financial Network, Inc.
51949	1467391	Mercedes Lena Beery	09/06/2016	Credence Funding Corporation
51955	793751	Zeb Kenneth Hyde	09/06/2016	Paramount Equity Mortgage, LLC
51958	1376488	Brian Clark Margolit	09/15/2016	Quicken Loans Inc.
51972	377880	Tia Chyrisse Fields	09/12/2016	PHH Mortgage Corporation
51987	1461424	David Thor Tucker	09/08/2016	Quicken Loans Inc.
51989	1417557	Paul Lajohn Betts	09/12/2016	Reverse Mortgages.com, Inc.
52007	1480673	Darryl R. Jordan	09/14/2016	Homestar Financial Corporation
52016	196677	Kelly Patrick Wallace	09/02/2016	Impac Mortgage Corp.
52032	859588	Brian Hallen Hanson	09/02/2016	American Advisors Group
52035	278993	Roberto Ernesto King Jr.	09/02/2016	POWER PURCHASE MORTGAGE, LLC

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 10/03/2016)
52038	138061	John Meussner	09/16/2016	Mason McDuffie Mortgage Corporation
52039	1505544	Robert Ellis Wade Jr	09/13/2016	Neighborhood Assistance Corporation of America
52051	603158	Sherida Y Farr	09/01/2016	CMG Mortgage, Inc.
52052	1221738	Timothy Allen Foreman	09/16/2016	Lenox Financial Mortgage Corporation
52062	1311698	Ryan Albert Church	09/23/2016	Cardinal Financial Company, Limited Partnership
52064	1492215	Nicholas Brandal Dotson	09/08/2016	Nationstar Mortgage LLC
52080	1271244	Christopher Cortez	09/06/2016	Nationstar Mortgage LLC
52081	1013569	JP Fawthrop	09/19/2016	PHH Mortgage Corporation
52099	1403456	John Nicholas Escobar	09/20/2016	THE MONEY SOURCE INC.
52103	1504137	Robert William Hofmaster	09/16/2016	TJC Mortgage, Inc.
52113	1493937	Thomas Edmund Vitkus	09/06/2016	Homestar Financial Corporation
52116	1474040	Stacey Todd Hopkins	09/14/2016	Waterside Mortgage
52117	1280338	Gretchen Kara Ludwig	09/09/2016	LendingHome Funding Corporation
52136	320159	Michael Anthony Byrne	09/29/2016	Prospect Mortgage, LLC
52138	763860	Gerald Robert Dahlka	09/13/2016	United Shore Financial Services, LLC
52156	1371959	Alexis Alexandria St Victor	09/15/2016	Freedom Mortgage Corporation
52162	1509923	Dominique Suzette Branch	09/13/2016	Freedom Mortgage Corporation
52164	1509930	Daniel Francis Condren	09/09/2016	Freedom Mortgage Corporation
52165	1509917	Brandon Michael Crowther	09/13/2016	Freedom Mortgage Corporation
52166	1509925	Casey Lea Diemer	09/09/2016	Freedom Mortgage Corporation
52167	1509928	Samuel Anthony Firth	09/09/2016	Freedom Mortgage Corporation
52171	1509916	Jesse Dane Gold	09/09/2016	Freedom Mortgage Corporation
52175	1509935	Joseph Albert Holder	09/12/2016	Freedom Mortgage Corporation
52177	1509934	Justin Kuo	09/12/2016	Freedom Mortgage Corporation
52179	1509922	Wyatt James Michel	09/12/2016	Freedom Mortgage Corporation
52186	234221	John Roger Wagoner Jr.	09/20/2016	Union Home Mortgage Corp.
52189	1444065	Sandra Ramos Bautista	09/08/2016	Freedom Mortgage Corporation
52193	1500109	Matthew D Costello	09/15/2016	Union Home Mortgage Corp.
52202	1513103	Brandi Michele Williams	09/12/2016	Cardinal Financial Company, Limited Partnership
52214	1510316	Warren Robert Kirby	09/13/2016	Quicken Loans Inc.
52216	445818	William Ming Lai Ma	09/12/2016	WEI Mortgage LLC
52223	1519993	Hugh Cameron Ross	09/28/2016	Primary Residential Mortgage, Inc.
52224	1379304	Gurpreet Singh	09/08/2016	
52231	1268540	Alexander Granville DeLeon	09/13/2016	CrossCountry Mortgage, Inc.
52232	1501443	Charles Michael Garner JR	09/06/2016	New Penn Financial, LLC
52234	1410033	Gabriela Guardado	09/19/2016	Primary Residential Mortgage, Inc.

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 10/03/2016)
52235	486634	REYLEEN DEGUZMAN HIGHWA	09/19/2016	THE MONEY SOURCE INC.
52236	47097	Timothy Scott Kiernan	09/08/2016	HomeBridge Financial Services, Inc.
52238	1509958	Daniel John Schroen	09/19/2016	Freedom Mortgage Corporation
52239	1509950	Connor Brooks Thomas	09/12/2016	Freedom Mortgage Corporation
52240	1509933	Joel Esteban Ugarte	09/12/2016	Freedom Mortgage Corporation
52243	1509919	Luke David Witkowski	09/23/2016	Freedom Mortgage Corporation
52255	1519458	Sigal Covaliu	09/01/2016	New Day Financial, LLC
52260	1510188	Serge Orian Freeman	09/16/2016	Quicken Loans Inc.
52262	1519450	Darmante Antoine Gomez	09/01/2016	New Day Financial, LLC
52266	1519448	Craig Zachary Joseph	09/01/2016	New Day Financial, LLC
52272	1519434	Courtney Corinna Morrice	09/01/2016	New Day Financial, LLC
52273	1519443	Brian Francis Noonan	09/01/2016	New Day Financial, LLC
52274	1519456	Edward Joseph O'Reilly II	09/01/2016	New Day Financial, LLC
52275	1519432	Benjamin Alex Reid	09/01/2016	New Day Financial, LLC
52277	1519428	Theresa Marie Ruck	09/01/2016	New Day Financial, LLC
52278	1519453	Steven Ryan Scherer	09/01/2016	New Day Financial, LLC
52282	1519457	Margaret McKenzie Wagner	09/01/2016	New Day Financial, LLC
52283	1520164	Collin Thomas Ward	09/06/2016	Mortgage Research Center, LLC
52285	1471679	Jochanae Yawn	09/15/2016	Prime Mortgage Lending, Inc.
52286	1444774	Harriett Denise Anderson	09/23/2016	Caliber Home Loans, Inc.
52287	928037	Ebonie Monique Baker	09/28/2016	Freedom Mortgage Corporation
52292	601357	Anthony John Hausmann	09/29/2016	Stonegate Mortgage Corporation
52294	1198499	Andrew Lee Meyer	09/02/2016	loanDepot.com, LLC
52299	1510614	Thomas Julius Thomas Jr.	09/19/2016	Quicken Loans Inc.
52300	144997	Bradley Thomson	09/23/2016	Volunteer Mortgage, Inc.
52304	1203218	Stephen Lamar Barrett	09/23/2016	Quicken Loans Inc.
52306	1368558	TYLER JAMES ELKINS MR.	09/06/2016	Lending Hand Mortgage, LLC
52307	516256	Miguel Fernandez	09/06/2016	Freedom Mortgage Corporation
52311	1382488	Timothy Jun Park	09/06/2016	loanDepot.com, LLC
52313	1510140	Bradley Stuart Rumery	09/01/2016	Red Rock Home Loans, Inc.
52314	1390066	Martin Curran Wallace	09/08/2016	First Home Mortgage Corporation
52317	1516759	Rafik David Alishan	09/29/2016	Nationstar Mortgage LLC
52318	912896	JILL BABB	09/21/2016	THE MORTGAGE HOUSE, LLC
52321	1081069	Alex Taylor Bradley	09/16/2016	loanDepot.com, LLC
52323	1510088	Nicholas Alva Cicotte	09/12/2016	Quicken Loans Inc.
52324	1514533	Brittany Marie Frazier	09/02/2016	Southeast Mortgage of Georgia, Inc.

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52325	999459	Constantino Georgelos	09/23/2016	Citimortgage, Inc.
52329	1491578	Christopher Ryan Klein	09/12/2016	Freedom Mortgage Corporation
52333	1511737	Allan James Satterfield	09/13/2016	Homestar Financial Corporation
52347	1510114	Jacob Ronald Eaton	09/23/2016	Quicken Loans Inc.
52348	413606	Luanne Canville Evans	09/29/2016	SecurityNational Mortgage Company
52352	1497381	Brandon Nelson Hayes	09/01/2016	Quicken Loans Inc.
52354	1516764	Jason Hyosang Joo	09/16/2016	Nationstar Mortgage LLC
52356	1510350	Dalma Desiree Lorence	09/23/2016	Quicken Loans Inc.
52360	1007261	Daniel Christopher Padilla	09/16/2016	loanDepot.com, LLC
52362	1013589	Marvin Dewayne Parker	09/20/2016	Nationstar Mortgage LLC
52363	1510454	Ryan Herbert Rozwadowski	09/01/2016	Quicken Loans Inc.
52365	1473409	Gregory Scott Schatzke	09/23/2016	C.U. Mortgage Services, Inc.
52373	1484532	Kyle Aron Combs	09/12/2016	Quicken Loans Inc.
52374	1497342	Brady Thomas Draves	09/01/2016	Quicken Loans Inc.
52375	640998	SUSAN GRACE KITTLE	09/12/2016	First Guaranty Mortgage Corporation
52376	1507707	Johnnie Preston May	09/13/2016	First Guaranty Mortgage Corporation
52377	1309909	Daniel G McCoy	09/06/2016	The American Eagle Mortgage Co. LLC
52379	1475371	Mauricio Augusto Cesar Montalvo	09/13/2016	LendingHome Funding Corporation
52380	957992	Chanilia DeJesus Nixon	09/30/2016	Luxury Mortgage Corp.
52382	1505399	Charles Abbingtion Black Sotir	09/12/2016	Homeside Financial, LLC
52383	412226	Jennifer Dye Stewart	09/01/2016	Mortgage Research Center, LLC
52384	1443089	Brandon D. Stoddard	09/08/2016	United Military Mortgage, LLC
52385	1509778	Jacob Joseph Taylor	09/01/2016	Quicken Loans Inc.
52388	1505547	Christopher Anthony Wohlfort	09/14/2016	Homeside Financial, LLC
52391	984427	Baylee Rae Burrowes	09/12/2016	Quicken Loans Inc.
52393	1056766	Corey Herbert Golden	09/06/2016	loanDepot.com, LLC
52394	1429635	Katelin Ann Kirby	09/16/2016	WR Starkey Mortgage, LLP
52397	1518352	Troy James McNeely	09/06/2016	Homestar Financial Corporation
52398	1407892	Joshua Peter Miller	09/06/2016	NATIONS LENDING CORPORATION
52399	1470788	Anthony Na	09/06/2016	loanDepot.com, LLC
52400	1527537	Gregory Jonathan Payne	09/26/2016	Platinum Financial Funding, LLC
52401	1198452	Amir Salah-Esfahani	09/16/2016	loanDepot.com, LLC
52403	1484619	Matthew Dean Wyatt	09/08/2016	Mortgage Research Center, LLC
52406	1382525	Marcel Andrew Abeyta	09/13/2016	loanDepot.com, LLC
52407	1398911	Sarah Jo Boza	09/12/2016	Quicken Loans Inc.
52408	367400	James Douglas Campbell	09/23/2016	Homeside Financial, LLC

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52409	1452505	Kyle Hoon Cho	09/08/2016	Nationstar Mortgage LLC
52410	1236828	Tanner Robert Christensen	09/16/2016	loanDepot.com, LLC
52412	1519547	Debra Ann Denimarck	09/13/2016	Planet Home Lending, LLC
52414	1341460	Dylan Michael Guibert	09/08/2016	Broker Solutions, Inc.
52416	1076526	Michael James Lawton	09/27/2016	Nationstar Mortgage LLC
52417	1081048	Alejandro Macias	09/12/2016	loanDepot.com, LLC
52418	1507642	Joseph Daniel Moss	09/09/2016	PHH Mortgage Corporation
52419	1251477	Danielle Amy Panno	09/29/2016	Prime Choice Funding Inc.
52421	1280211	Marcus Alexander Pinon	09/12/2016	loanDepot.com, LLC
52423	1058272	Matthew Wade Senevey	09/09/2016	Mortgage Research Center, LLC
52425	1290054	Dinh Tuan Tran	09/09/2016	Nationstar Mortgage LLC
52426	1470792	Ali Nicholas Valayati	09/14/2016	loanDepot.com, LLC
52427	911202	Erik Fernando Vasquez	09/12/2016	loanDepot.com, LLC
52428	1421864	Maxwell Alexander Wafer	09/19/2016	loanDepot.com, LLC
52434	1271088	Teresa Kay Bockman	09/30/2016	Movement Mortgage, LLC
52436	1518247	Joshua Michael Cady	09/28/2016	NATIONS LENDING CORPORATION
52439	1418344	Hannah Erin Fay	09/13/2016	Quicken Loans Inc.
52441	1478109	Linda Audrey May Jordan	09/13/2016	MiLend, Inc.
52442	1198467	Joe Van Lai	09/13/2016	loanDepot.com, LLC
52443	1485654	William Ronald Littel	09/19/2016	Ditech Financial LLC
52444	1477633	Scott Charles Mailloux	09/29/2016	Alliance Financial Resources, LLC
52445	304591	Leslie Thuy Nguyen	09/13/2016	loanDepot.com, LLC
52447	53593	Kevin Jeffrey Schmidlin	09/20/2016	Lakeview Loan Servicing, LLC
52449	1510621	Seth Andrew Van Male	09/13/2016	Quicken Loans Inc.
52450	1471842	Laura Karen Vazquez	09/13/2016	iFreedom Direct Corporation
52451	1444549	Patrick Joseph Vidal	09/16/2016	iFreedom Direct Corporation
52452	513944	Jason Matthew Young	09/16/2016	PennyMac Loan Services, LLC
52455	1510393	john mark becker	09/23/2016	LeaderOne Financial Corporation
52456	1526519	Meghan Marie Blaine	09/28/2016	Mortgage Research Center, LLC
52458	1510747	Bradley Merritt Connell	09/19/2016	Quicken Loans Inc.
52459	1294761	Kendrick Alberto Davis	09/15/2016	Finance of America Reverse LLC
52463	1495963	Pedro Araruna Henriques	09/14/2016	Lakeview Loan Servicing, LLC
52464	1451159	Gilbert Ronald Herrera	09/23/2016	Paramount Equity Mortgage, LLC
52465	1494266	Jesse Phillip Kangas	09/30/2016	Mortgage Research Center, LLC
52466	1314485	Curtis Bassett Knudson	09/20/2016	Village Capital & Investment LLC
52469	1510362	Alan Mark Merdita	09/19/2016	Quicken Loans Inc.

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52470	1163698	David Anthony Morris	09/23/2016	Fay Servicing, LLC
52471	1523829	Johnny James Nolen, Jr.	09/26/2016	CrossCountry Mortgage, Inc.
52473	1524172	Marco Ordonez	09/29/2016	Homeward Residential, Inc.
52476	1504930	Donald Elroy Roberts Jr	09/26/2016	Credence Funding Corporation
52477	1509569	Robert George Simmons	09/19/2016	Quicken Loans Inc.
52482	1493863	Ryan Anthony Bockerstette	09/15/2016	Ditech Financial LLC
52483	1510037	Milko Bogoevski	09/23/2016	Quicken Loans Inc.
52486	1493868	Alex Lynn Bub	09/14/2016	Ditech Financial LLC
52492	1493879	Frederick Scott Field Jr.	09/19/2016	Ditech Financial LLC
52494	1420808	Nicholas Michael Garaven	09/20/2016	loanDepot.com, LLC
52495	1503140	Janna Marie Green	09/15/2016	Ditech Financial LLC
52496	1503141	Jeffrey Michael Travis Griffin	09/15/2016	Ditech Financial LLC
52497	1503156	Sandra Kaye Groves	09/15/2016	Ditech Financial LLC
52500	1192045	Michael Philip Henson	09/20/2016	loanDepot.com, LLC
52501	1309348	Maxwell Davis Holtzhouser	09/23/2016	iFreedom Direct Corporation
52502	1503158	Mary Frances Iskra	09/29/2016	Ditech Financial LLC
52503	258353	Jared Ross Johnson	09/20/2016	loanDepot.com, LLC
52504	1503434	Ronald Devaughn Jones	09/29/2016	Ditech Financial LLC
52505	917807	Justin Liddell	09/15/2016	Ditech Financial LLC
52509	1191928	Orlando Cuevas McConnell	09/21/2016	loanDepot.com, LLC
52511	1497765	WILLIAM MUCHA	09/28/2016	Everett Financial, Inc.
52512	1493898	Dennis Richard Mueller	09/16/2016	Ditech Financial LLC
52513	322450	April Pelphrey	09/29/2016	1st Franklin Financial Corporation
52514	851841	Danh Cong Phan	09/21/2016	Intercontinental Capital Group, Inc.
52515	1493902	Jeffrey Steven Rosansky	09/19/2016	Ditech Financial LLC
52517	1503182	Scott Thomas Ruzas	09/16/2016	Ditech Financial LLC
52518	1525590	William Stinson Schroth	09/21/2016	MiLend, Inc.
52519	1493903	Travis Ryan Short	09/16/2016	Ditech Financial LLC
52520	1493584	Lathanousone Singharath	09/16/2016	Ditech Financial LLC
52521	1523908	Stephanie Patricia Smith	09/21/2016	iFreedom Direct Corporation
52522	1525585	Kevin Drew Solik	09/21/2016	MiLend, Inc.
52523	824019	Mark Allan Stephens Jr	09/30/2016	ClearPath Lending
52527	1525591	Dylan Eugene Tante	09/21/2016	MiLend, Inc.
52528	992864	Edward Loera Tobias	09/21/2016	loanDepot.com, LLC
52529	1493910	Justin Lloyd Wells	09/16/2016	Ditech Financial LLC
52530	1503186	Martin Ray Whitworth	09/19/2016	Ditech Financial LLC

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52533	1481207	Khalin Donte Ambrose	09/29/2016	Ditech Financial LLC
52534	1402615	Brett William Bronder	09/21/2016	iFreedom Direct Corporation
52535	1236859	Lucas Whitman Buckley	09/16/2016	THE MONEY SOURCE INC.
52536	1493873	James Kenneth Craig	09/16/2016	Ditech Financial LLC
52537	1522379	Benjamin Tyler Dennison	09/26/2016	NATIONS LENDING CORPORATION
52539	1401804	Steven Leigh Hunt	09/29/2016	iFreedom Direct Corporation
52541	1295277	Stacy Dawn Lewis	09/26/2016	Quicken Loans Inc.
52543	1493897	Roger Madison McGaugh	09/26/2016	Ditech Financial LLC
52545	177948	Richard Nelson Parks	09/21/2016	iFreedom Direct Corporation
52546	1493583	Nancy Jane Short	09/16/2016	Ditech Financial LLC
52547	1503032	Renee Carol Surabian	09/16/2016	PennyMac Loan Services, LLC
52548	1493908	Maxi Lorraine Taylor	09/16/2016	Ditech Financial LLC
52549	1518704	Trevor Jesse Tom	09/21/2016	iFreedom Direct Corporation
52552	128183	Adam Marcus Workman	09/28/2016	CrossCountry Mortgage, Inc.
52553	1456413	Terrel Austin Young	09/23/2016	Flagship Financial Group, LLC
52556	1509992	Manuel Alaez	09/26/2016	Quicken Loans Inc.
52558	1509977	Jacob Barry Bright	09/23/2016	Flagship Financial Group, LLC
52559	1510078	Austin Hartman Burcar	09/26/2016	Quicken Loans Inc.
52562	1149073	Ayman Ali Daher	09/26/2016	Quicken Loans Inc.
52563	1494334	Leslie Anne Draper	09/26/2016	NATIONS LENDING CORPORATION
52567	1525341	Anthony Michael Leighty	09/28/2016	New Penn Financial, LLC
52572	1012600	Carlo Peralta	09/26/2016	Service 1st Mortgage, Inc.
52573	1523633	David Ronald Peterson	09/30/2016	Absolute Home Loan Services, LLC
52574	1220541	Timothy Benjamin Sax	09/26/2016	Quicken Loans Inc.
52575	32200	Kenneth Joseph Schneider	09/26/2016	Quicken Loans Inc.
52576	1510605	Aaron Leonard Spratt	09/26/2016	Quicken Loans Inc.
52577	1237843	Sarah Elizabeth Wendell	09/26/2016	Quicken Loans Inc.
52578	964571	Jonathan Daniel Zaremba	09/26/2016	Quicken Loans Inc.
52579	155665	Keith Matthew Zoltanski	09/23/2016	CalAtlantic Mortgage, Inc.
52585	1448296	Nicholas David Aiello	09/29/2016	Quicken Loans Inc.
52587	1525076	Derek Lee Buhr	09/30/2016	Mortgage Research Center, LLC
52592	1487207	Jonathan Dalton Driscoll	09/26/2016	NATIONS LENDING CORPORATION
52593	447848	LISA MARIE HILL	09/28/2016	Homestar Financial Corporation
52594	1524830	Robert Spencer Parham	09/29/2016	Mortgage Research Center, LLC
52597	1247497	Jonathan Richard Binns	09/29/2016	Quicken Loans Inc.
52598	1504236	Myles Roderick Brandon	09/29/2016	Mortgage Research Center, LLC

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52601	457682	WALTER STEVEN DAGLEY	09/16/2016	WR Starkey Mortgage, LLP
52604	1488124	Lauren Elizabeth Freeman	09/29/2016	New Penn Financial, LLC
52606	793818	Jesse Elias Haddad	09/29/2016	Quicken Loans Inc.
52618	1523990	Torrey Lamont Gray Sr.	09/29/2016	Mortgage Research Center, LLC
52619	1031877	Tiarra Racquel Hart	09/29/2016	Broker Solutions, Inc.
52620	1376138	Griffin Richard Hawkins	09/29/2016	Quicken Loans Inc.
52624	1510405	Zachary Litton Parrett	09/29/2016	Quicken Loans Inc.
52625	1509565	Erik Christopher Schumann	09/29/2016	Quicken Loans Inc.
52626	1520853	Maria Christine Scott	09/30/2016	Success Mortgage Partners, Inc.
52627	1473154	Robert Adam Smith	09/29/2016	Quicken Loans Inc.
52632	1086893	Daniel Paul Butterfield	09/30/2016	Quicken Loans Inc.
52635	1147079	Aldo Gabriel Jimenez	09/29/2016	New Penn Financial, LLC
52636	1376463	Emily Jane Lewandowski	09/30/2016	Quicken Loans Inc.
52638	1526802	William Rex Mefford	09/29/2016	Mortgage Research Center, LLC
52644	1369052	Joshua Peter Word	09/30/2016	iFreedom Direct Corporation
52664	764494	Sonya Blankenship	09/30/2016	Homestar Financial Corporation
52670	544339	Anders Brockett Comer	09/16/2016	WR Starkey Mortgage, LLP
52682	1201744	Daniel Joseph Peterson	09/16/2016	WR Starkey Mortgage, LLP
Denied				3
49698	1191802	Marshell Neal III	09/15/2016	
50991	1387477	Richard Anthony Anderson	09/15/2016	
51121	516492	Bryan William Royal	09/15/2016	

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Terminated - Surrendered/Cancelled				21
27819	211146	Rickey Anthony Rebellato	09/15/2016	
32755	6128	Mark I Lichtschein	09/29/2016	
37230	515941	Donnell Peter Secrease	09/29/2016	
37369	983889	Alexander Lee Lavelle	09/23/2016	
40955	1140231	Robert Raymond LaBute II	09/08/2016	
41583	291923	Brandon Cade Thompson	09/21/2016	
42200	1171558	Jessica Layne Guthrie	09/01/2016	
42488	505110	Julia Hayes Rafferty	09/02/2016	
43612	26860	Kenneth Fred Weinbaum	09/28/2016	
44842	20698	Colleen M Utley	09/07/2016	
45614	133083	Diodato C Vannucci	09/28/2016	
46974	139000	Michael Joseph Marcellino	09/14/2016	
47494	1366334	Jocelyn Macias	09/23/2016	
48291	1283552	Jeffry Richard Wood	09/07/2016	
48764	1247909	Joshua Mark VanHeck	09/22/2016	
48815	1067205	Alan Foley	09/23/2016	
48998	1425041	Shaun Thomas Wilson	09/07/2016	
49455	324849	Mark Alan Etzel	09/06/2016	
49832	459668	Thomas John Cullen	09/29/2016	
50846	1046202	Jaime Tennille Phillips	09/20/2016	
51909	434176	Pamela S Stepleton	09/28/2016	