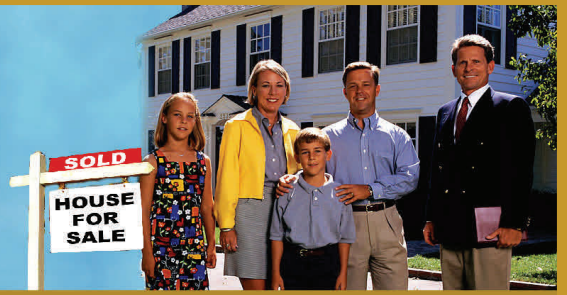


Monthly Mortgage Summary



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

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Mortgage Call Report Reminder

This is a reminder that the MCR required by O.C.G.A. Section 7-1-1004.1 is due within 45 days of the end of every calendar quarter. **Fourth quarter data (October 1 – December 31, 2012) must be filed through the NMLSR by February 14, 2013.**

Reporting is required even if no Georgia residential mortgage loans were made during the quarter.

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

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

2013 License / Registration Renewal Period Has Ended

The Annual License/Registration Renewal Period for 2013 has ended. A licensee/registrant that has a complete renewal application (i.e., renewal application filed, and all fines and renewal fees paid) pending through the [Nationwide Mortgage Licensing System and Registry](#) as of December 31, 2012, **can** continue to work as a mortgage loan originator, mortgage broker or mortgage lender unless and until there is a surrender/withdrawal of the license/registration or a final order of revocation is issued by the Department.

If a mortgage licensee/registrant did not file an application for renewal by December 31, 2012, the license/registration expired by operation of law effective January 1, 2013, and the licensee/registrant must reapply through the NMLSR.

Georgia Residential Mortgage Act Fee Reminder

The \$10.00 per loan fees required by O.C.G.A. Section 7-1-1011(b)(2) and Department Rule 80-5-1-.04 are due **no later than March 1, 2013**, for residential mortgage loans closed during the period July 1, 2012, through December 31, 2012. A \$10.00 fee will be due if the loan is a residential mortgage loan as defined in the Georgia Residential Mortgage Act ("GRMA"), and if a security deed, a modification of a security deed or other form of modification of a security interest is recorded.

Financial institutions, mortgage licensees and registrants that act as the *collecting agent* (including brokers that table fund and collect the fee) must submit the fees and file the fee statement before the deadline to avoid fines.

Per Department Rule 80-5-1-.04(b), GRMA per loan fee reporting / remittance must be completed online through the Department's secure website. Reporting is required even if no residential mortgage loans were made and no fees are due. To avoid fines for failure to report / remit GRMA fees, reporting must be completed by the deadline noted above. Reporting and fee payment must be done online from our secure website at: <https://bkgfin.dbf.state.ga.us/GRMAFee.html>.

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

2013: NEW YEAR, SAME RULES

On November 19, 2012, the Consumer Financial Protection Bureau (“CFPB”) and the Federal Trade Commission (“FTC”) issued warning letters to nonbank mortgage companies regarding their deceptive advertisements to consumers. The issued letters have spawned at least six formal investigations by the CFPB.

Not only must mortgage industry professionals comply with federal laws and rules, Georgia mortgage industry professionals and companies must be sure to comply with the Georgia Residential Mortgage Act and Department Rules. The Department takes advertising violations seriously and is concerned with deceptive advertising. It is important to remember that each mortgage lender and broker must maintain samples of its advertisements, as the Department may examine its licensees’ books and records, including advertisements.



Morgan Clemons is an attorney with the Non-Depository Financial Institutions Division

The CFPB and FTC letters refer to possible violations of the 2011 Mortgage Acts and Practices Advertising Rule (“The Rule”). The Rule prohibits misrepresentations in advertising about government affiliations and interest rate terms. Similarly, no person advertising Georgia mortgage loans may indicate or imply that interest rates are recommended, approved, set, or established by the state. Additional violations of the Rule include misrepresentations that a commercial communication is made by or on behalf of the consumer’s current mortgage lender or servicer and misrepresentations that a consumer has been pre-approved or is guaranteed to qualify for a specific rate, refinance, or modification. Similarly, Georgia law places restrictions on advertisements by requiring that the advertisement state that the person disseminating it is not authorized by, in sponsorship with, or otherwise affiliated with the individual’s lender. Violations of the Rule subject mortgage companies to enforcement actions and civil penalties. Similarly, Department rules allow for the assessment of a \$500 fine for each violation of advertising requirements. The Rule provides a provision for actions by states against violators.

As we start the New Year, take time to assess your company’s advertisements. Does your entity send “legal” notices for modifications that purport to be from the consumer’s lender? Does your entity imply an affiliation with state or federal programs? Do you solicit and sell mortgage leads? Make sure your solicitations do not violate the advertising rules or subject you to a cease and desist order from the Department. Violation of state and federal laws and rules may subject your company to double fines and actions.

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

ADMINISTRATIVE ACTIONS

Consent Orders Which Became Final

- **Aapex Financial Solutions, LLC, Charlotte, NC (license# 24089)** - Consent Order issued 12/04/2012 became final 12/04/2012.
- **American Equity Mortgage, Inc., St. Louis, MO (license# 13015)** - Consent Order issued 12/21/2012 became final 12/21/2012.
- **Coker, Jacob W., Columbia, SC (license# 32063)** - Consent Order issued 12/04/2012 became final 12/04/2012.
- **Daughhetee, Deanna Lynn, St. Louis, MO** - Consent Order issued 12/21/2012 became final 12/21/2012.
- **Huddleson, Margaret, Cornelius, NC** - Consent Order issued 12/04/2012 became final 12/04/2012.

ADMINISTRATIVE ACTIONS (continued)

Consent Orders Which Became Final (continued)

- ♦ **Nationwide Bi-Weekly Administration, Inc., Xenia, OH (license# 35655)** - Consent Order issued 12/28/2012 became final 12/28/2012.

Cease and Desist Orders Which Became Final

- ♦ **Carlton, Brenda, Peachtree City, GA** - Order to Cease and Desist issued 11/20/2012 became final 12/21/2012.
- ♦ **Litvin Law Firm, P.C., Brooklyn, NY** - Order to Cease and Desist issued 11/21/2012 became final 12/26/2012.
- ♦ **Network Marketing, LLC, Peachtree City, GA** - Order to Cease and Desist issued 11/16/2012 became final 12/18/2012.
- ♦ **TLA Foreclosure Prevention, Atlanta, GA** - Order to Cease and Desist issued 11/16/2012 became final 12/18/2012.
- ♦ **W.O.M. Clayton Capital, LLC, Peachtree City, GA** - Order to Cease and Desist issued 11/20/2012 became final 12/21/2012.
- ♦ **WOM Capital, LLC, Peachtree City, GA** - Order to Cease and Desist issued 11/20/2012 became final 12/21/2012.
- ♦ **WT Lee & Associates, LLC, West Valley City, UT** - Order to Cease and Desist issued 11/20/2012 became final 12/21/2012.

Fine Information

FINE REASON AND COUNT

3 Fines for Books and Records	6 Fines for Failure to Perform Background Check
1 Fine for Employment of a Felon	2 Fines for Advertising
197 Fines for Continuing Education Data Filed Late	275 Fines for Renewal Filed Late
3 Fines for Failure to Report Violations/Discharges	1 Fine for Violation of Cease & Desist Order
2 Fines for Doing Business w/ Unlicensed Entity	1 Fine for Miscellaneous Other
1 Fine for Acquisition of 25% ownership w/o approval	1 Fine for Prohibited Acts
1 Fine for Loan files not properly maintained	62 Fines for Mortgage Call Report Filed Late in NMLS

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN
24009	149702	LD	Consumer Solutions 4, LLC (Delaware)	Hopkins	MN		12/04/2012
19393	39544	LD	Myers Park Mortgage, Inc.	Charlotte	NC		12/13/2012
24061	175431	BD	Medley, Matthew Clayton	Rome	GA		12/31/2012
23636	56528	LD	TNI Finances, Inc.	Uniondale	NY		12/31/2012
32220	458336	LD	Ashton Woods Mortgage, LLC	Alpharetta	GA		12/31/2012
32255	458208	LD	AIReS Mortgage Solutions, LLC	Pittsburgh	PA		12/31/2012

TOTAL: 6

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED OR WITHDRAWN IN DECEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN
26283	192712	OD	Terri Lynn Mosby	Atlanta	GA		12/10/2012
29025	77945	OD	Brian Burton Davidson	Brandon	MS		12/10/2012
33610	824569	OD	Lonnie Joseph Schatz	Cumming	GA		12/10/2012
24823	227055	OD	Todd Ira Prior	Portland	OR		12/13/2012
32704	54094	OD	Elizabeth Ross Johnson	Jacksonville	FL		12/13/2012
33705	847921	OD	Warren Jay Trangsrud	Scottsdale	AZ		12/19/2012
24542	13350	OD	Matthew Alan Taylor	Waxhaw	NC		12/31/2012
24743	174699	OD	Matthew Clayton Medley	Winter Park	FL		12/31/2012
25327	119853	OD	Daniel Dale Poole	Huntersville	NC		12/31/2012
27604	186412	OD	Suzie G. Levora	Concord	NC		12/31/2012
28110	233771	OD	Joann Smith	Atlanta	GA		12/31/2012
28763	112654	OD	John Arnold Paxton	Louisville	KY		12/31/2012
29799	315623	OD	Philip Anthony Carter	Marietta	GA		12/31/2012
31297	380873	OD	Brian Spencer Hartley	Atlanta	GA		12/31/2012
31819	385394	OD	Preston Tremayne Williams	Southfield	MI		12/31/2012
32350	85529	OD	Colin Alexander Whitemore	Charlotte	NC		12/31/2012
32427	562058	OD	Jamarr Taj Matthews	Charlotte	NC		12/31/2012
32497	607457	OD	Chad Gregory Larsen	Champlin	MN		12/31/2012
32691	685469	OD	Ethan Scott Gwartz	Huntersville	NC		12/31/2012
32697	733453	OD	Christopher James Stafford	Concord	NC		12/31/2012
33017	822617	OD	Bernabel Rebollar	Charlotte	NC		12/31/2012
35066	415076	OD	Justin Wesley McGuire	Greenwood	MO		12/31/2012

TOTAL: 22

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33398	3175	B	LeadPoint, Inc.	Los Angeles	CA	12/07/2012	
35653	768442	B	Kota Realty & Mortgage Services, INC	Lewisville	TX	12/07/2012	
35891	983547	B	Stonebridge Mortgage Group, Inc.	Blakely	GA	12/07/2012	
36042	991287	B	Jason Long	La Fayette	GA	12/14/2012	
35655	1503	L	Nationwide Bi-Weekly Administration, Inc.	Xenia	OH	12/28/2012	

TOTAL: 5

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN DECEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
27666	265345	O	Matthew Paul Blankenship	ATLANTA	GA	05/21/2010	12/07/2012
27450	85140	O	Amanda Nicole Rodriguez	Charlotte	NC	08/13/2010	12/07/2012
29467	236883	O	Jin Myung Lee	Duluth	GA	08/27/2010	12/07/2012
27507	249000	O	Johnny London Meany	Winston	GA	09/03/2010	12/07/2012
28363	11995	O	Charles Nelson Wall	Largo	FL	12/07/2012	
34223	892269	O	Kurt Kenneth Carr	San Jaun	CA	12/07/2012	
35779	905172	O	Timothy Kevin Gentry	Blakely	GA	12/07/2012	
35838	184621	O	Michaele Jena Thompson	Indianapolis	IN	12/07/2012	
35908	288326	O	Brian Joseph Peebles	Portland	OR	12/07/2012	
35926	865244	O	Christy Marie Puckett	Frisco	TX	12/07/2012	
35954	166868	O	Jennifer Margaret Sears	Augusta	GA	12/07/2012	
36010	906751	O	Andrew James St. Jean	Chapel Hill	NC	12/07/2012	
36026	188931	O	Jerry Lee Tomlinson	Addison	TX	12/07/2012	
36034	10001	O	Darren Eugene Grannemann	McHenry	IL	12/07/2012	
36044	333986	O	Denise Laverne Carr	Lombard	IL	12/07/2012	
36054	366376	O	Mia Machelle Thomas	Stockbridge	GA	12/07/2012	
36065	222742	O	Stephen Lyn March	Citrus Heights	CA	12/07/2012	
36068	552531	O	Mark King	Fayetteville	GA	12/07/2012	

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 DECEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36069	991566	O	Henry Jackson Perry, III	Greensboro	GA	12/07/2012	
36070	984318	O	Scott Elliott Philbrick	Baltimore	MD	12/07/2012	
36074	957954	O	Antonino Argame Alarcon	Jacksonville	FL	12/07/2012	
36076	988953	O	Ashley LaShara Cannady	Atlanta	GA	12/07/2012	
36082	988937	O	Neil Christopher Ruffini	Roswell	GA	12/07/2012	
36083	844749	O	Mandy Elizabeth Baruch	West Des Moines	IA	12/07/2012	
36085	813544	O	James Andrew Carmichael	Brighton	MI	12/07/2012	
36092	913752	O	Joseph Ross Trocino	Macomb	MI	12/07/2012	
36094	928213	O	Michele Annis Winbush	Oak Park	MI	12/07/2012	
36105	963907	O	Therese Ann Salerno	Lake Zurich	IL	12/07/2012	
36107	988935	O	Marcos Andres Zambrano Cisneros	Acworth	GA	12/07/2012	
36109	966472	O	Robert Michael DeLeo	Chicago	IL	12/07/2012	
36110	966486	O	Michael James Duncan	Highwood	IL	12/07/2012	
36115	385666	O	Kelly Maureen Schliecker	Peoria	AZ	12/07/2012	
36116	175795	O	Romona Renea Tate-Shipp	Cordova	TN	12/07/2012	
36124	279761	O	John Michael Lamberg	Tampa	FL	12/07/2012	
36126	976297	O	David Lee Waleri	SAVANNAH	TX	12/07/2012	
36128	987858	O	Danielle N. Ballew	Indian Trail	NC	12/07/2012	
36129	137046	O	Kyle C. Berner	Fishers	IN	12/07/2012	
36130	514152	O	Dawn Richelle Ferreiro	Irving	TX	12/07/2012	
36134	34761	O	Michael Christopher Quaranta	Mt. Laurel	NJ	12/07/2012	
36135	826335	O	Monica Del Rocio Razo	Fontana	CA	12/07/2012	
36137	8727	O	Karen Lynn Schuetz	Arlington Heights	IL	12/07/2012	
36138	916175	O	Robert Raymond Wesley	Atlanta	GA	12/07/2012	
36140	144840	O	Corondelette Shazelle Clay	Shreveport	LA	12/07/2012	
36144	984365	O	Steven Loyd Baker	New Boston	MI	12/07/2012	
36145	621596	O	Charlotte Lynne Bunnell	Houston	TX	12/07/2012	
36147	225861	O	Kevin Mathew Fabian	Newport Beach	CA	12/07/2012	
36148	966479	O	Kevin John Gillespie	Geneseo	IL	12/07/2012	
36149	987861	O	Richard Daniel McDonald, III	rock hill	SC	12/07/2012	
36154	987859	O	Brian Eugene Taylor	Lake Wylie	SC	12/07/2012	
36161	969867	O	Nicholas Ray Griffin	Arlington	TX	12/07/2012	
36162	267371	O	Mark William Hollinshead	Murfreesboro	TN	12/07/2012	
36164	987860	O	Nathan Keith Lowrey	Charlotte	NC	12/07/2012	
36165	984682	O	Matthew Paul Mehill	Northville	MI	12/07/2012	
36166	984700	O	Sarah Nazmi Sabi	Rochester	MI	12/07/2012	
36167	621488	O	Peter Timothy Wagner	Plano	TX	12/07/2012	
36170	27547	O	Bryan Edward Burt	Scottsdale	AZ	12/07/2012	
36171	460689	O	Theresa Lynn Thompson	Singer Island	FL	12/07/2012	
36174	552530	O	James Algie Williamson	Alpharetta	GA	12/07/2012	
36178	833015	O	Monica Iliana Dunn	huntington beach	CA	12/07/2012	
36182	371518	O	Sherry Marie Janitz	Oak Ridge	NJ	12/07/2012	
36183	28444	O	Marshall Dean Kutz	Birmingham	MI	12/07/2012	
36184	987856	O	Bradley Christopher Lawson	Charlotte	NC	12/07/2012	
36188	263665	O	Erin Danielle Montalvo	Ladera Ranch	CA	12/07/2012	
36190	976418	O	Scott Carson Ratliff	Overland Park	KS	12/07/2012	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN DECEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36197	976010	O	Tara-Leigh Brownell	Apopka	FL	12/07/2012	
36203	966464	O	Brian Edward Schutz	Geneva	IL	12/07/2012	
36210	955560	O	John Tate Molskow	Winfield	IL	12/07/2012	
31518	5081	O	Marc Jared Langley	Atco	NJ	12/14/2012	
34341	32362	O	Justin Dwaine Kingsbury	Santa Ana	CA	12/14/2012	
35961	187280	O	Jason Kahn Moulton	Roseville	CA	12/14/2012	
35986	880657	O	Whitney Ann Fontenot	Berkley	MI	12/14/2012	
35994	913718	O	Ronald Taylo Tuggle	Phoenix	AZ	12/14/2012	
36049	901956	O	Randolph Dale Jackson, II	white lake	MI	12/14/2012	
36050	990270	O	Jason Brett Long	La Fayette	GA	12/14/2012	
36051	387222	O	Robert Owen Neighbours, IV	Windsor Locks	CT	12/14/2012	
36097	344880	O	Patricia Dewendt Rumbos	Duluth	GA	12/14/2012	
36098	980853	O	Rena Tomlinson Keene	Homerville	GA	12/14/2012	
36118	926734	O	Darrell R. Dyer	South St Paul,	MN	12/14/2012	
36132	966490	O	Steven Michael Johnson	Downers Grove	IL	12/14/2012	
36133	987647	O	Austin Jesse Lin	Laguna Hills	CA	12/14/2012	
36136	989865	O	Steve Elias Salman	San Clemente	CA	12/14/2012	
36150	8855	O	Scott Alan Nicksich	Chicago	IL	12/14/2012	
36151	552533	O	Sharon Pounds	Longboat Key	FL	12/14/2012	
36158	987863	O	Stephen Bradford Dickey	Rock Hill	SC	12/14/2012	
36160	791180	O	Joseph Henry Flannery	Lafayette	CA	12/14/2012	
36176	835388	O	Michael David Dacuycuy	La Habra	CA	12/14/2012	
36177	366973	O	William Richard Dale, Jr.	San Clemente	CA	12/14/2012	
36185	964496	O	Lynnelle Wynette Massenburg	Raleigh	NC	12/14/2012	
36187	262577	O	Stephen James Michelini	Scottsdale	AZ	12/14/2012	
36192	987004	O	Austin John Sanders	Indianapolis	IN	12/14/2012	
36198	367030	O	Robert Scott Cormican	Atlanta	GA	12/14/2012	
36205	955787	O	Bradley Joel Boles	Brea	CA	12/14/2012	
36206	984444	O	Benjamin Thomas Caylor	Detroit	MI	12/14/2012	
36211	989741	O	Richard Bruce Musto	Alpharetta	GA	12/14/2012	
36213	451765	O	Carla Phillips Vento	Macon	GA	12/14/2012	
36214	890675	O	Michael Brandon Willis	Norcross	GA	12/14/2012	
36220	957814	O	Caitlin Antoinette McGinn	Fort Washington	PA	12/14/2012	
36226	400738	O	Jeffrey Ronald Kieffer	Apple Valley	MN	12/14/2012	
36227	984659	O	Michael Eaton Kompoltowicz	Canton	MI	12/14/2012	
36228	1001747	O	Marc A. Rusterucci	Dallas	GA	12/14/2012	
36229	981715	O	Robert Walter Serpas, III	Savannah	GA	12/14/2012	
36230	997561	O	Chonsey Quaid Asbury	Lithonia	GA	12/14/2012	
36233	981927	O	Kristen Marie St. Peter	Westminster	CA	12/14/2012	
36236	984442	O	Marcello Pasquale Castelvetero	Dearborn Heights	MI	12/14/2012	
36237	987153	O	Michael Arthur Farmer	Houston	TX	12/14/2012	
36238	1000870	O	Matthew John Fenske	Stewartstown	PA	12/14/2012	
36240	36847	O	Timothy Lee Cook	Mira Loma	CA	12/14/2012	
36242	872306	O	Ziyad Rafih Fayad	Anaheim	CA	12/14/2012	
36247	901466	O	Stephen Yatcko	Hamden	CT	12/14/2012	
34003	225303	O	SOMAI ABASSI	IRVINE	CA	12/21/2012	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN DECEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36159	872152	O	Sean Arnold Fitzgerald	Mount Clemens	MI	12/21/2012	
36163	932262	O	Justin Garrett Jakubcin	Denver	CO	12/21/2012	
36169	844977	O	Stephanie Nicole Prince Askew	Highland Village	TX	12/21/2012	
36172	810059	O	Bradley Thomas Wash	San Diego	CA	12/21/2012	
36173	964761	O	Daniel Edward Wiegand	Fenton	MI	12/21/2012	
36175	985152	O	Joseph Adam Yashinsky	Farmington Hills	MI	12/21/2012	
36193	552599	O	William Wayne Teas, Jr.	Lilburn	GA	12/21/2012	
36199	978978	O	Cristin Marie Doherty	Aurora	CO	12/21/2012	
36212	966465	O	William Carl Nisius	St. Charles	IL	12/21/2012	
36218	482623	O	Leith Royal Grasteit	Mountain Green	UT	12/21/2012	
36222	822541	O	Scott David Tarmon	Highlands Ranch	CO	12/21/2012	
36224	156446	O	Scott Jamison Galbraith	Charlotte	NC	12/21/2012	
36231	641498	O	Mark Gravelle	Cleveland	TN	12/21/2012	
36232	964507	O	Dale Edward Phelps	Fairview Park	OH	12/21/2012	
36239	658829	O	Phyllis H. Cheong	Savannah	GA	12/21/2012	
36244	312084	O	Donald Ralph Ostmann	St. Charles	MO	12/21/2012	

TOTAL: 126

List of 2013 Licensees / Registrants Renewed to Date

A current listing of Georgia mortgage licenses/registrations that have been renewed for the 2013 licensing period can be found on the Department's website from:

<http://dbf.georgia.gov/documents/2013-georgia-mortgage-licenses-registrations-renewed>

This file (in Microsoft Excel format) will be updated on a weekly basis and reflects renewal of licenses/registrations that were in an approved status prior to November 1, 2012.

CUSTOMER SERVICE STARS

It is the Department's goal to provide excellent customer service by meeting and exceeding the expectations of our customers. Along those lines, we would like to recognize the following individuals and/or teams for going above and beyond in serving our customers:

Supervisory Manager Janet Anderson – The Department received comments from customers stating: “Janet Anderson was especially helpful in the processing of our new lender license application.” and “I have emailed Janet Anderson several times and she is an OUTSTANDING employee! She responds quickly and always answers my questions! Thank you, Janet!”

Review Examiner Deborah Long – The Department received comments from a customer stating: “Deborah Long was exceptionally helpful and patient in helping me throughout the process.”

**CONGRATULATIONS AND GREAT JOB TO THIS MONTH'S
CUSTOMER SERVICE STAR!!**



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Banking and Finance**

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The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers/processors, lenders and loan originators, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

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

*Our **VISION** is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.*

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

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