



# Monthly Mortgage Summary

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

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## 2017 License Renewal Period Has Ended

**The Annual License/Registration Renewal Period for 2017 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 Multistate Licensing System](#) as of December 31, 2016, 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 denial or revocation is issued by the Department.

If a mortgage licensee/registrant did not file an application for renewal by December 31, 2016, the license/registration expired by operation of law effective January 1, 2017, and the licensee/registrant must reapply through the NMLS. Renewal applicants with incomplete applications (e.g., unpaid fines/fees, license items) will be expired during the month of January 2017. Broker and Lender licensees in an expired status may not conduct Georgia mortgage activity. Mortgage Loan Originators in an expired status may not conduct origination activity for Georgia loans.

## RENEWAL REQUEST PENDING — COMPANIES AND INDIVIDUALS —

Does your license have a renewal request pending? If so, please check your NMLS record for any deficiencies or license items placed by the Department. **No renewal request will be approved with outstanding license items.** Many licensees that have not yet been approved owe fines and fees – check your NMLS record to see if your renewal is being delayed due to unpaid fines and fees.

**Fines and fees must be paid through the NMLS Agency Fee Invoice.**

Please see the following links for information on how to pay the Agency Fee Invoice in NMLS.

### For an Individual:

[http://mortgage.nationwidelicensingsystem.org/licensees/resources/LicenseeResources/Paying%20an%20Invoice\\_I.pdf](http://mortgage.nationwidelicensingsystem.org/licensees/resources/LicenseeResources/Paying%20an%20Invoice_I.pdf)

### For a Company:

[http://mortgage.nationwidelicensingsystem.org/licensees/resources/LicenseeResources/Paying%20an%20Invoice\\_C.pdf](http://mortgage.nationwidelicensingsystem.org/licensees/resources/LicenseeResources/Paying%20an%20Invoice_C.pdf)

## NMLS Electronic Surety Bond Adoption

On January 23, 2017, the Department will begin accepting Electronic Surety Bonds (ESB) through the NMLS. All new mortgage company applicants will be required to use the ESB to meet Georgia's surety bond requirements. For existing licensees, electronic bond conversion will take place over the next year with a deadline of December 31, 2017.

Please refer to the ESB resources on NMLS found at: <http://mortgage.nationwidelicencingsystem.org/Pages/ESBforNMLSLicensees.aspx>.

### ESB Training for Licensees

NMLS held a complimentary training session for state-licensed companies impacted by the ESB enhancements that became available in NMLS on September 10, 2016. The session, intended for Account Administrators (AAs), provides an overview of the ESB enhancements, including the bond creation and management process, a demonstration of the new functionality, and the resources available on the NMLS Resource Center. [Log in to the LMS](#) and access the recording.

## Georgia Residential Mortgage Act (GRMA) Per Loan Fees

Pursuant to O.C.G.A. § 7-1-1011(b) and Department Rule 80-5-1-.04, GRMA per loan fees ("GRMA fees") are required to be collected and remitted by the collecting agent, which is the entity "listed as the secured party on a security deed or any other loan document." This requirement exists to ensure that each collecting agent is given proper credit for remitting the required GRMA fees. The fees along with a fee statement indicating the number of mortgage loans closed by the collecting agent shall be remitted semiannually to the Department through its online reporting and payment system located at: <https://bkgfin.dbf.state.ga.us/GRMAFee.html>. If done properly, the use of this payment system should eliminate any findings by the Department that the collecting agent did not remit all of the required fees.

GRMA fees, along with the fee statement, should be remitted as follows:

- GRMA fees for the period from January 1 through June 30 of each year shall be remitted to the Department no later than the first business day of September;

- GRMA fees for the period from July 1 through December 31 of each year shall be remitted to the Department no later than the first business day of March of the following year.

Though collecting agents may use third parties to remit the fees and the fee statement to the Department, the collecting agent is still the person responsible for remittance of GRMA fees. Failure of a collecting agent or its third party remitter to timely remit the GRMA fees along with the corresponding fee statement via the online reporting and payment system may result in the imposition of a fine. Furthermore, beginning January 1, 2017, the Department may return any future paper checks received for GRMA fees and, in such case, will not treat the payment as a timely remittance.

The Department encourages each collecting agent to take advantage of the convenience of directly submitting the payment and the statement online to avoid the costs associated with paper checks as well as possible fines.

## 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

## Mortgage Call Report Reminder

This is a reminder that the Mortgage Call Report required by O.C.G.A. § 7-1-1004.1 is due within 45 days of the end of every calendar quarter. **Fourth quarter data (October 1 – December 31, 2016) must be filed through the NMLSR by February 14, 2017.**

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

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>

## Georgia New Application and Amendment Checklists

Please visit the [NMLS Resource Center](#) for our most current checklists and jurisdictional forms. When making any change to your NMLS record, please consult the appropriate Amendment checklist.

Using outdated forms will delay the processing of applications and other approval requests.

Georgia Mortgage Loan Originator License	<ul style="list-style-type: none"> <li>• <a href="#">New Application</a></li> <li>• <a href="#">Amendment</a></li> </ul>
Georgia Mortgage Broker/Processor License	<ul style="list-style-type: none"> <li>• <a href="#">New Application</a></li> <li>• <a href="#">Amendment</a></li> </ul>
Georgia Mortgage Lender License	<ul style="list-style-type: none"> <li>• <a href="#">New Application</a></li> <li>• <a href="#">Amendment</a></li> </ul>

## 2017 State Holidays

Please refer to the following document link -- <http://team.georgia.gov/wp-content/uploads/2016/08/2017-State-Holidays.pdf> -- for a list of the dates in 2017 proclaimed by the Governor as public and legal state holidays when the Capitol and all State agencies will be closed.

## Fine Summary Information

FINE REASON	COUNT
GRMA fees paid late	3

### HOLIDAY CLOSING

This is a reminder that the Department will be closed on Monday, January 16th for Martin Luther King, Jr.'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, 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.



**Need help with NMLS?  
Call the NMLS Call Center!**

**1-855-NMLS123**  
(1-855-665-7123)  
Monday - Friday from 9:00AM to 9:00PM Eastern Time  
Available from all U.S. States and Territories  
(se habla español)

**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](mailto: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
<b>Approved</b>	The entity has an Approved license.
<b>Denied</b>	The entity applied for a license and the request was Denied.
<b>Revoked</b>	The entity's license was Revoked and the entity is no longer authorized to conduct business.
<b>Terminated – Expired</b>	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.
<b>Terminated – Ordered to Surrender</b>	An entity has been ordered to surrender their approved license. The entity is not authorized to conduct business.
<b>Terminated – Surrendered/Cancelled</b>	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
<b>Approved</b>						<b>14</b>
40972	1156779	MULTIPLE LENDING SOLUTION, INC	12/22/2016	GA Mortgage Lender License	NORCROSS	GA
48340	1401075	HomeUnion Lending, Inc.	12/22/2016	GA Mortgage Broker/Processor License	Irvine	CA
50422	1197473	Champions Mortgage LLC	12/15/2016	GA Mortgage Broker/Processor License	Melbourne	FL
51788	1483908	Prestige Group Mortgage Co., Inc.	12/23/2016	GA Mortgage Broker/Processor License	Watkinsville	GA
51789	1514038	Bedrock Capital Partners, LLC	12/05/2016	GA Mortgage Lender License	Allentown	PA
51908	331202	Sunshine Financial Group, Inc.	12/07/2016	GA Mortgage Lender License	Coral Gables	FL
51913	145502	V.I.P. Mortgage, Inc.	12/22/2016	GA Mortgage Lender License	Scottsdale	AZ
52339	366401	Del Casale, John W.	12/08/2016	GA Mortgage Broker/Processor License	San Jose	CA
52341	1528590	Marcus Claxton Mortgage Services	12/08/2016	GA Mortgage Broker/Processor License	Duluth	GA
52554	1518129	Park Tree Investments, LLC	12/05/2016	GA Mortgage Lender License	San Francisco	CA
52555	852425	SHIRLEY ADAMS FINANCIAL SERVICES, INC.	12/30/2016	GA Mortgage Broker/Processor License	PORT ST LUCIE	FL
52654	8588	South Pacific Financial Corporation	12/09/2016	GA Mortgage Lender License	Irvine	CA
53044	1536964	Holder, Pamela, Bree	12/21/2016	GA Mortgage Broker/Processor License	Hawkinsville	GA
53268	1531259	Douglas F Turgeon	12/30/2016	GA Mortgage Broker/Processor License	Duluth	GA

GRMA#	NMLS#	Company Name	Date	License Name	City	State
<b>Terminated - Surrendered/Cancelled</b>						<b>7</b>
19007	2997	Residential Mortgage Solution LLC	12/12/2016	GA Mortgage Lender License	Santa Monica	CA
30694	19756	First Liberty Financial Group, LLC	12/28/2016	GA Mortgage Lender License	Louisville	KY
32569	396901	Shellpoint Partners LLC	12/28/2016	GA Mortgage Lender License	New York	NY
33346	56301	MERIDIAN HOME MORTGAGE CORPORATION	12/14/2016	GA Mortgage Lender License	Westminster	MD
37131	889343	Clayton Support Services LLC	12/23/2016	GA Mortgage Lender License	Tampa	FL
40972	1156779	MULTIPLE LENDING SOLUTION, INC	12/22/2016	GA Mortgage Broker/Processor License	NORCROSS	GA
48400	262650	Trust Mortgage Corporation	12/22/2016	GA Mortgage Lender License	Richmond	VA



# MORTGAGE LOAN ORIGINATOR APPENDIX

License Status	Definition
<b>Approved</b>	The entity has an Approved license.
<b>Denied</b>	The entity applied for a license and the request was Denied.
<b>Revoked</b>	The entity's license was Revoked and the entity is no longer authorized to conduct business.
<b>Terminated – Expired</b>	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.
<b>Terminated – Ordered to Surrender</b>	An entity has been ordered to surrender their approved license. The entity is not authorized to conduct business.
<b>Terminated – Surrendered/Cancelled</b>	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 01/03/2017)
<b>Approved</b>				<b>235</b>
24865	243660	Laura Lyn McAnally	12/15/2016	Guild Mortgage Company
24953	243375	ROBIN LYNN CARROLL	12/21/2016	Guild Mortgage Company
25383	266437	DIANE WALKER DAVIS	12/15/2016	Guild Mortgage Company
25825	164851	Fleda Paul	12/21/2016	loanDepot.com, LLC
27120	250272	Michael James Freeman	12/15/2016	MiLend, Inc.
27176	205205	Kent Harry Bostic	12/08/2016	Bayshore Mortgage Funding, LLC
27512	262221	Darryl Garth	12/15/2016	American Neighborhood Mortgage Acceptance Company LLC
27554	6073	Eric John Reque	12/09/2016	Carrington Mortgage Services, LLC
27943	31039	Paul Raymond Dennis	12/20/2016	Guaranteed Rate, Inc.
29221	248653	Jason L Smith	12/20/2016	ProFund Mortgage LLC
29855	263490	Deborah Ranae Losser	12/16/2016	iFreedom Direct Corporation
32553	217786	Elliot Ian Dubin	12/09/2016	Home Point Financial Corporation
35955	469847	James Joseph Walker	12/30/2016	Reverse Mortgage Solutions, Inc.
36736	1000915	Blake Emanuel Smith	12/20/2016	ClearPath Lending
36966	966672	joseph robert riggs II	12/21/2016	American Neighborhood Mortgage Acceptance Company LLC
38025	275378	byron anthony king	12/30/2016	Southern Mortgage Unlimited, Inc.
38136	1034254	Joshua Wayne Vogt	12/09/2016	Top Flite Financial, Inc.
38207	364097	Timothy Patrick Dunn	12/20/2016	Paramount Residential Mortgage Group, Inc.
39072	316525	John Thomas McDougall	12/13/2016	PennyMac Loan Services, LLC
40056	627354	Pamela June Myers	12/30/2016	loanDepot.com, LLC
40765	320160	Jeffrey Aaron Metz	12/22/2016	HomeUnion Lending, Inc.
40858	1147954	Michael Carmelo Hogan	12/06/2016	Freedom Mortgage Corporation
41295	1140687	Carrie Ann Freeman	12/30/2016	Mortgage Research Center, LLC

<b>GRMA#</b>	<b>NMLS#</b>	<b>Entity Name</b>	<b>License Status Date</b>	<b>Current Sponsoring Company Name (As of 01/03/2017)</b>
41521	986605	Joe Siribandan	12/06/2016	ClearPath Lending
42872	742462	Jose Manuel Coutino	12/09/2016	ClearPath Lending
44011	216070	Randy Joseph Luger	12/15/2016	Freedom Mortgage Corporation
44358	57711	Frank Steven Prato	12/08/2016	INTERSTATE HOME LOAN CENTER, INC.
44483	1088511	Michael Patrick McClernon	12/05/2016	Ditech Financial LLC
44741	1186787	Jonathan Elliott Lee	12/09/2016	NATIONS LENDING CORPORATION
46594	227033	Mehrdad Ghaemi	12/05/2016	ClearPath Lending
48456	905315	Carolina Anna Wilkes	12/30/2016	American Neighborhood Mortgage Acceptance Company LLC
48487	378338	Christopher Paul Diaz	12/22/2016	HomeUnion Lending, Inc.
49570	1256968	Demetri Damon Stewart	12/29/2016	Alterra Group, LLC
50217	925867	Adam Zima	12/15/2016	Champions Mortgage LLC
50367	1135453	Eric Benjamin Rarus	12/05/2016	Lakeview Loan Servicing, LLC
50997	1426560	Ryan Alexander Jemison	12/01/2016	Movement Mortgage, LLC
51100	1480252	Nicole D. Hines	12/22/2016	Alterra Group, LLC
51873	17649	Katherine Maree Vogel	12/07/2016	Amerisave Mortgage Corporation
51906	1043518	Sean Allen Price	12/22/2016	Moria Development, Inc.
51967	1428557	Matthew Quinton Chao	12/22/2016	V.I.P. Mortgage, Inc.
52268	1520162	Stephanie Lee Latham-Magee	12/16/2016	Norwich Commercial Group, Inc.
52315	1461256	Val Alexander Shirley II	12/30/2016	SHIRLEY ADAMS FINANCIAL SERVICES, INC.
52507	1493896	Ammie Lashawn Mack	12/07/2016	Ditech Financial LLC
52551	1202864	Matthew Aaron Watson	12/06/2016	Quicken Loans Inc.
52571	1431890	Gabriel Jacob Nusz	12/13/2016	Paramount Equity Mortgage, LLC
52600	119289	Ruth Stephenson Cowan	12/05/2016	Alcova Mortgage LLC
52740	1528283	Jesse James Bogart	12/20/2016	Cardinal Financial Company, Limited Partnership
52752	1476227	Jordan David Mulberry	12/15/2016	Champions Mortgage LLC
52825	1514439	Tina Marie Webb-Bouttry	12/28/2016	First Guaranty Mortgage Corporation
52877	1440538	Shaka Moshoe Singleton	12/01/2016	American Neighborhood Mortgage Acceptance Company LLC
52894	1292288	Corey John Chandler	12/20/2016	SBBNet, Inc.
52909	608775	Michelle Elaine Mort	12/06/2016	Primero Home Loans, LLC
52929	1168484	Hussein Albert Amen	12/12/2016	Quicken Loans Inc.
52941	1387358	Lauren Gaines	12/15/2016	Freedom Mortgage Corporation
52966	1537805	Toni Nicole Gillespie	12/05/2016	Mortgage Research Center, LLC
52981	1435852	Pamela Bree Holder	12/21/2016	Holder, Pamela, Bree
53000	1160656	Kristen Joy Barut-Wiley	12/29/2016	Freedom Mortgage Corporation
53023	1532556	Michael Scott McMahon	12/29/2016	Freedom Mortgage Corporation
53024	1532565	Joseph Ryan Merlino	12/06/2016	Freedom Mortgage Corporation
53031	1532551	Tobi Rosario	12/29/2016	Freedom Mortgage Corporation



<b>GRMA#</b>	<b>NMLS#</b>	<b>Entity Name</b>	<b>License Status Date</b>	<b>Current Sponsoring Company Name (As of 01/03/2017)</b>
53035	581110	Andrew Michael Scarpaci	12/06/2016	Freedom Mortgage Corporation
53037	1523879	Blanca Stella Sierra	12/20/2016	Homeward Residential, Inc.
53046	1530615	Bret Arthur Westley Barrow	12/20/2016	Nationstar Mortgage LLC
53065	1459297	Gloria Esteban	12/29/2016	NATIONS LENDING CORPORATION
53069	1523058	Richelle Dahlia Holness	12/08/2016	Homeward Residential, Inc.
53072	1535480	Larry Eugene Moretz Jr	12/06/2016	Cardinal Financial Company, Limited Partnership
53075	585429	Gregg Peter Pechmann	12/07/2016	Hancock Mortgage Partners, LLC
53076	1537328	Lance David Williams	12/01/2016	Alliance Financial Resources, LLC
53084	1337298	Autry Jean Douglas	12/05/2016	Branch-Hughes, Angela
53093	1536517	CHEONGSOO PARK	12/01/2016	United Capital Company, LLC
53142	1532567	Krystina Maloney	12/06/2016	Freedom Mortgage Corporation
53161	353616	brad felix leos	12/06/2016	THE MONEY SOURCE INC.
53170	1523099	Judith Sandy-Samuel	12/06/2016	Geneva Financial, LLC
53178	383895	LaConia Amphy	12/19/2016	Fairway Independent Mortgage Corporation
53181	1383267	Ric Luis Araujo	12/28/2016	ClearPath Lending
53184	527467	Debra S Baker	12/30/2016	Mortgage Financial Group, Inc.
53186	915056	Zachary Thomas Brock	12/09/2016	Nationstar Mortgage LLC
53193	1236746	Brian Thomas Ford	12/09/2016	ClearPath Lending
53198	254626	Johnnie Jay Loy	12/20/2016	ClearPath Lending
53204	1531660	Nicole Sheray Roberson Jordan	12/06/2016	Neighborhood Assistance Corporation of America
53205	1526229	James Thomas Robinson	12/01/2016	Freedom Mortgage Corporation
53220	1513085	Kevin Bennett Kelliher	12/01/2016	Fairway Independent Mortgage Corporation
53224	1539697	Amanda Rotter Marger	12/01/2016	Safe Harbor Mortgage, LLC
53235	1526630	Douglas Fortier Turgeon	12/30/2016	Douglas F Turgeon
53261	1247855	Forrest Andrew Swims	12/09/2016	Broker Solutions, Inc.
53266	1514975	Kyeshia Renee Wickware	12/05/2016	1st Signature Lending, LLC
53274	1544832	Karen Ann Byrnes	12/02/2016	Norwich Commercial Group, Inc.
53275	1526183	Joseph Castaner	12/28/2016	Freedom Mortgage Corporation
53281	635776	Jolene Carol Manente	12/02/2016	Norwich Commercial Group, Inc.
53282	1524381	Mark H Moyer	12/07/2016	First Fidelity Funding and Mortgage Corporation
53294	1332712	Thomas Samuel Abraham Jr	12/20/2016	Quicken Loans Inc.
53300	1376418	Ryan Michael Nickels	12/20/2016	Quicken Loans Inc.
53321	1462114	Kim Andress Carey	12/13/2016	Nationstar Mortgage LLC
53340	1541017	Kayleen Smith	12/06/2016	Movement Mortgage, LLC
53345	797847	Dennis Tak Cheng	12/06/2016	WEI Mortgage LLC
53346	1109958	Ronald Joseph Faulkner Jr	12/21/2016	Stearns Lending, LLC
53351	1531312	Javier Porras	12/20/2016	THE MONEY SOURCE INC.

<b>GRMA#</b>	<b>NMLS#</b>	<b>Entity Name</b>	<b>License Status Date</b>	<b>Current Sponsoring Company Name (As of 01/03/2017)</b>
53375	233764	Russell Raymond Burke	12/12/2016	MiLend, Inc.
53379	1509521	James J. Elwell	12/09/2016	Quicken Loans Inc.
53384	1460723	Terri Sue Martin	12/09/2016	360 Mortgage Group, LLC
53391	739592	Kevin James Ushman	12/09/2016	Broker Solutions, Inc.
53393	1127039	Jacob Marley Adelman	12/01/2016	Quicken Loans Inc.
53399	1367237	Jack Alexander Lucido	12/01/2016	Quicken Loans Inc.
53403	406898	Maria Inez Potter	12/01/2016	Quicken Loans Inc.
53404	579076	DAVID A RANDALL	12/29/2016	CSL Financial, LLC
53405	1529325	Matthew Robert Reid	12/08/2016	Envoy Mortgage Ltd
53407	1483827	HEATHER STUART	12/29/2016	CrossCountry Mortgage, Inc.
53411	1407140	Neil Andrew Frisch	12/02/2016	Ditech Financial LLC
53412	1543953	Stephanie Marie Fronczak	12/29/2016	Freedom Mortgage Corporation
53413	1523783	Hassan Fadi Hammoud	12/01/2016	Quicken Loans Inc.
53419	1429079	Jasmine Denise Luzi	12/02/2016	Quicken Loans Inc.
53420	1539788	Ryan Gordon Peltoma	12/02/2016	Guaranteed Rate, Inc.
53422	1454613	Ashley Servin De La Mora	12/20/2016	US Mortgage Corporation
53424	1534797	Jacob Dawes Wilson	12/22/2016	Provident Funding Associates, L.P.
53425	435266	William Todd Young	12/05/2016	Caliber Home Loans, Inc.
53430	1548408	Aaron Matthew Bodkins	12/22/2016	Wyndham Capital Mortgage, Inc.
53431	738911	James Forrest Boyer	12/28/2016	loanDepot.com, LLC
53434	1548095	Jeffrey Bruce Carmichael	12/22/2016	Wyndham Capital Mortgage, Inc.
53439	1549067	James Maxwell Ferguson Jr	12/22/2016	Wyndham Capital Mortgage, Inc.
53443	1548071	Adan Herrera	12/23/2016	Guaranteed Rate, Inc.
53444	1548085	Issac Daniel Kahl	12/22/2016	Wyndham Capital Mortgage, Inc.
53445	1539974	Stephen John Kasperzyk Jr	12/05/2016	Total Mortgage Services, LLC
53446	1448930	Lisa Renee LaFave	12/05/2016	Quicken Loans Inc.
53451	1540562	Derek Ryan Pontius	12/05/2016	Pulte Mortgage LLC
53455	1543915	Robert Philip Scatorchio Jr.	12/29/2016	Freedom Mortgage Corporation
53457	1543916	Brian Andrew Sheerin	12/29/2016	Freedom Mortgage Corporation
53458	1543809	Sean Patrick Shively	12/05/2016	Intercontinental Capital Group, Inc.
53461	656744	DAVID SEBASTIAN VESE	12/05/2016	Movement Mortgage, LLC
53463	436493	Charles Richard Wiefering Jr.	12/09/2016	Lakeview Loan Servicing, LLC
53466	175597	Shawn Lee Wilson	12/29/2016	Freedom Mortgage Corporation
53467	1548080	Bradley Marshall Winter	12/22/2016	Wyndham Capital Mortgage, Inc.
53468	1534155	Jeffrey Ronald Bilodeau	12/28/2016	Nationstar Mortgage LLC
53469	1507616	Yul Zobek De Los Rios	12/05/2016	One Reverse Mortgage, LLC
53470	1502789	James Leslie Franklin	12/06/2016	NATIONS LENDING CORPORATION

<b>GRMA#</b>	<b>NMLS#</b>	<b>Entity Name</b>	<b>License Status Date</b>	<b>Current Sponsoring Company Name (As of 01/03/2017)</b>
53473	1475253	Sharonda Simone Hampton	12/05/2016	Quicken Loans Inc.
53475	1526616	Miles Dayton Juschka	12/20/2016	Homeside Financial, LLC
53477	1547661	Austin Stephen Ropp	12/09/2016	Cardinal Financial Company, Limited Partnership
53479	1502741	Zani Stojkoski	12/15/2016	NATIONS LENDING CORPORATION
53481	1510623	Alex Nathan Walker	12/07/2016	Quicken Loans Inc.
53482	1548316	Michael Joseph Brown	12/13/2016	CityWorth Mortgage LLC
53483	302642	John William Del Casale	12/08/2016	Del Casale, John W.
53485	595611	James Gregory Farmer	12/07/2016	Cardinal Financial Company, Limited Partnership
53487	1510230	Matthew Kong-Mong Hang	12/07/2016	Quicken Loans Inc.
53488	1494137	James Derek Helms	12/28/2016	Fairway Independent Mortgage Corporation
53490	1548314	Joshua David Herbaugh	12/15/2016	CityWorth Mortgage LLC
53492	1534153	Rachael Lauren Kaneaster	12/07/2016	Nationstar Mortgage LLC
53494	1550955	JAMES P NAGY	12/09/2016	Secure Lending Incorporated
53495	1548313	Curtis Rhoa	12/13/2016	CityWorth Mortgage LLC
53497	1543606	Joseph Bruce Shoemaker	12/28/2016	Guaranteed Rate, Inc.
53499	1534252	Mark Joseph Talmadge	12/07/2016	Amerisave Mortgage Corporation
53500	1545837	John Stephen Taylor	12/08/2016	SWBC Mortgage Corporation
53501	1548310	Tyler Benjamin Thren	12/13/2016	CityWorth Mortgage LLC
53502	1519041	Donald Norman Trought Mr.	12/20/2016	FIRM Financial, LLC
53503	1536915	Nathan Alan Bennett Jr	12/09/2016	Quicken Loans Inc.
53504	1543748	Joelle Lynn Crosby	12/09/2016	Finance of America Reverse LLC
53508	1548083	John Christian Haasis	12/22/2016	Wyndham Capital Mortgage, Inc.
53511	919571	Justin G Johnson	12/29/2016	SoFI Lending Corp.
53513	1548930	Tsz Fung Law	12/13/2016	CityWorth Mortgage LLC
53514	1437452	Cory Edward Lorence	12/09/2016	Quicken Loans Inc.
53515	1517685	Catalina Monroy Ms.	12/20/2016	Paramount Residential Mortgage Group, Inc.
53516	1548320	Charles Kevin Moss	12/13/2016	CityWorth Mortgage LLC
53518	1277610	Rhonda Sue Respini	12/20/2016	Reverse Mortgage Solutions, Inc.
53519	1518522	Brandon W Rigby	12/13/2016	Low VA Rates, LLC
53520	1536987	Clinton Robert Oney Snyder	12/09/2016	
53521	1548088	Thomas Patrick Stern	12/22/2016	Wyndham Capital Mortgage, Inc.
53526	75249	Alan Wayne Childs	12/20/2016	Cardinal Financial Company, Limited Partnership
53527	1536923	Dean Ormond Donatelli	12/09/2016	Quicken Loans Inc.
53531	1548098	Zachary James Garden	12/22/2016	Wyndham Capital Mortgage, Inc.
53533	1163934	Parker Lee Hackett	12/29/2016	SoFI Lending Corp.
53534	908358	ABU T HAQ	12/22/2016	American Nationwide Mortgage Company, Inc.
53538	1548738	Nicholas John Kanellias	12/22/2016	Wyndham Capital Mortgage, Inc.

<b>GRMA#</b>	<b>NMLS#</b>	<b>Entity Name</b>	<b>License Status Date</b>	<b>Current Sponsoring Company Name (As of 01/03/2017)</b>
53541	1506624	William Walker Plante Jr	12/12/2016	Credence Funding Corporation
53545	1276008	Zachary John Tomlinson	12/29/2016	Everett Financial, Inc.
53548	112207	daniel george coggins	12/22/2016	Fairway Independent Mortgage Corporation
53549	1549599	Shannon Lee Garman	12/12/2016	Finance of America Reverse LLC
53551	1536350	Shelbi Lee Kinney	12/21/2016	Mortgage Research Center, LLC
53553	1537676	Ryan James Lafferty	12/12/2016	Quicken Loans Inc.
53554	1552630	Stephanie Oliver Lucas	12/09/2016	FBC Mortgage, LLC
53555	1376272	Lena Marie Palmateer	12/12/2016	Quicken Loans Inc.
53556	1537817	Alan Charles Prince	12/12/2016	Quicken Loans Inc.
53557	1525328	Paul Charles Rahter	12/12/2016	New Penn Financial, LLC
53558	1123296	Andrea Danielle Rice	12/12/2016	Mortgage Research Center, LLC
53559	1540566	Benjamin Eugene Smith	12/12/2016	Pulte Mortgage LLC
53560	174442	David Duane Spencer	12/21/2016	Stearns Lending, LLC
53561	1446761	Kevin Robert Ureda	12/08/2016	Fairway Independent Mortgage Corporation
53563	1474049	Qiana Dierdre Watts	12/12/2016	LoanCare, LLC
53569	1491967	Colin Malcolm Borchert	12/12/2016	NATIONS LENDING CORPORATION
53573	1161518	Roxane S Dimon	12/13/2016	Fairway Independent Mortgage Corporation
53584	784282	Derek John Shamo	12/13/2016	PRIME MORTGAGE FUNDING, INC.
53588	1489071	Gisah Freitas Young	12/13/2016	Nationstar Mortgage LLC
53593	1011350	Issa Walid Fakhouri	12/13/2016	Quicken Loans Inc.
53594	944019	Christopher Ryan Frakes	12/23/2016	Lakeview Loan Servicing, LLC
53596	1428989	Jonathan Francis Garmo	12/15/2016	Quicken Loans Inc.
53599	1396541	Alejandro Gonzalez	12/12/2016	Lakeview Loan Servicing, LLC
53601	1476164	Kimberly Renae Homewood	12/12/2016	LoanCare, LLC
53603	1547676	Luis Daniel Porras Guadalupe	12/23/2016	Cardinal Financial Company, Limited Partnership
53605	1538011	Anthony Paul Russo	12/15/2016	Quicken Loans Inc.
53610	117136	Ann Marie Hills	12/28/2016	E Mortgage Management LLC
53611	1519408	Tyrone Anthony Jackson	12/28/2016	Flagship Financial Group, LLC
53615	1544399	Andrea Leah Nidess	12/08/2016	MiLend, Inc.
53618	1546408	Rebecca Stack Shieh	12/09/2016	MiLend, Inc.
53620	1546450	Reid D Williamson	12/21/2016	WEI Mortgage LLC
53621	1546691	Austin David Allen	12/08/2016	MiLend, Inc.
53623	1547166	Taylor Andrew Bernot	12/08/2016	MiLend, Inc.
53627	1549703	Aaron Michael Fraley	12/08/2016	MiLend, Inc.
53628	1460541	PABLO ANTONIO GARCIA	12/28/2016	E Mortgage Management LLC
53631	1529674	Jared Robert Bolduc	12/23/2016	Flagship Financial Group, LLC
53632	966989	Kristopher Wayne Carmichael	12/23/2016	Mortgage Research Center, LLC

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 01/03/2017)
53633	1547543	Ronald Dale Corley Jr	12/08/2016	Angel Oak Home Loans LLC
53636	552505	Albert Harris Jr	12/29/2016	Finance of America Mortgage LLC
53642	1029060	RONNIE LEVON TIMMONS	12/08/2016	New Penn Financial, LLC
53643	1554175	Andrea Nicole Bartos	12/30/2016	New Day Financial, LLC
53647	1533630	Benjamin Ryan Carroll	12/08/2016	MiLend, Inc.
53662	1544264	Brian Kenneth Roquemore	12/08/2016	MiLend, Inc.
53664	1089067	Jimmy Van Smith II	12/29/2016	Stearns Lending, LLC
53665	1550257	Alyssa Rae Soendker	12/29/2016	Mortgage Research Center, LLC
53679	1537394	Migle Ribaciauskaite	12/15/2016	MiLend, Inc.
53682	1513475	Aleesa Ann Talmadge	12/09/2016	Shelter Lending Services, L.L.C.
53684	1516689	Kevin Thomas Yancy	12/09/2016	Broker Solutions, Inc.
53742	1541343	Ian Patrick	12/08/2016	NFM, Inc.
53744	1551135	Brittany Hope Sikes	12/30/2016	Buford Finance Company, Inc.
53769	1520955	Christopher Logan Hance	12/09/2016	Success Mortgage Partners, Inc.
53823	1552825	Jason M Rogers	12/09/2016	Southeast Mortgage of Georgia, Inc.
53824	1550037	Cymone Rickie Sanders	12/09/2016	Amerisave Mortgage Corporation
53863	624070	Maryann O'Brien	12/15/2016	On Q Financial, Inc.
53891	302549	Daniel B Yawn	12/30/2016	1st Franklin Financial Corporation
53908	62852	Jessica Renee Truitt Ms.	12/19/2016	Amerisave Mortgage Corporation
53931	1387886	Brian Joseph Koncul	12/20/2016	WR Starkey Mortgage, LLP
53950	1520090	Gabriela Carter	12/08/2016	Homestar Financial Corporation
53977	1546684	Brittany Marie Sweat	12/08/2016	Homestar Financial Corporation
54002	419407	Amy Underwood Brooks	12/20/2016	Guild Mortgage Company
54031	1565906	Michael Anthony Terry	12/08/2016	Westminster Mortgage, LLC
54049	419415	Marcus Wayne Coyle	12/15/2016	Guild Mortgage Company
54051	1544555	Robert John Haskin	12/29/2016	Guild Mortgage Company
54053	543344	Richard Eugene Key	12/15/2016	Guild Mortgage Company
<b>Denied</b>				<b>4</b>
50895	1283428	Michael Patrick LePage	12/19/2016	
51025	1475051	Jonea Renee Smith	12/19/2016	
51215	1461439	Alicia Michelle White	12/19/2016	
51828	319834	Christopher Blake Hernandez	12/19/2016	

GRMA#	NMLS#	Entity Name	License Status Date	Current Sponsoring Company Name (As of 01/03/2017)
<b>Terminated - Surrendered/Cancelled</b>				<b>36</b>
25454	5662	Julie McMillin Lee	12/06/2016	
27546	208944	charles donald perroni	12/01/2016	
27603	66661	Jonathan Andrew Leslie	12/20/2016	
31734	154863	John Riley Rickert	12/21/2016	
31803	362479	Jami Lynn Miller	12/01/2016	
32200	187959	Debra Joyce Cunningham	12/19/2016	
32482	362441	Tania Mariela Meranda	12/09/2016	
33718	198644	Anthony Augustus Tucci	12/15/2016	
33726	129861	Ronald Joseph Miles	12/15/2016	
33754	65410	Anthony Jefferson Eckert	12/15/2016	
33785	811177	Mark Christian Manzo	12/15/2016	
34172	203903	Melinda Ann Blum McGlothlin	12/15/2016	
34393	902456	Lillianna Jade Gonzales	12/06/2016	
35115	141973	Edward Joseph Sedlar Jr.	12/15/2016	
36071	338177	Joshua Dale Phillips	12/02/2016	
37078	829103	Nicholas James Outten	12/15/2016	
37283	267962	Trevor Raymond Carlson	12/29/2016	
37821	67324	David Lee Committe Jr	12/16/2016	
38705	1053238	Ahmad Dandan	12/30/2016	
39544	398768	Matthew Axcil Keyes	12/28/2016	
40715	1023997	Lino Joseph Garcia	12/23/2016	
41131	1087093	Mohamed Jaafar	12/28/2016	
42440	1175737	Michele Sue Duvall	12/01/2016	
43561	1223776	Tremaine Lee Crayton	12/01/2016	
45392	1283011	Ryan David Axford	12/09/2016	
45525	1239339	Yoan Leyva	12/29/2016	
46091	213485	Christopher Lawrence Harrell	12/15/2016	
46663	282354	Rusty Clifford Hansen	12/12/2016	
47458	1403193	Brendan Henry Corcoran	12/15/2016	
47672	1406917	Michael David Harrison	12/30/2016	
48022	1195122	Jenna Lauren Peltonen	12/15/2016	
49268	78981	Sheila Coward Palus	12/01/2016	
49654	357036	Patrick William Burchard	12/08/2016	
51775	986845	Nathan T. Martinez	12/06/2016	
51985	1463365	Michael Ahmad Jabari	12/19/2016	

<b>GRMA#</b>	<b>NMLS#</b>	<b>Entity Name</b>	<b>License Status Date</b>	<b>Current Sponsoring Company Name (As of 01/03/2017)</b>
52236	47097	Timothy Scott Kiernan	12/22/2016	