



# Monthly Mortgage Summary

NEW HOME

Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division  
Monthly Summary of Mortgage Activities for the Period Ending February 2013

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## New SAFE MLO Test with Uniform State Component to Start April 1, 2013

On January 16, 2013, the Conference of State Bank Supervisors (“CSBS”) announced that a new national MLO test with a uniform state component will be available on April 1, 2013. The new test administered by the NMLS is meant to streamline the licensing process for originators seeking to obtain licenses in multiple states.

Beginning April 1, 2013, the Department will adopt the Uniform State Test (“UST”). For more information please review the [Uniform State Test Implementation Information](#) available directly on the NMLS's website.

Please pay specific attention to the [Candidate Enrollment Scenarios](#), which were written to help new applicants and existing licensees determine if and how the implementation of the UST will impact their licensing requirements; particularly over the January - April, 2013 timeframe.

## NDFI Outreach

### AND UPCOMING SPEAKING ENGAGEMENTS

- ❖ Deputy Commissioner for Non-Depository Financial Institutions Rod Carnes will be speaking at the [9th Annual Georgia Real Estate Fraud Prevention and Awareness Coalition \(GREFPAC\) Conference](#) on **Wednesday, March 6th** at the Cobb Galleria Centre, Atlanta.

**"Safeguarding Georgia's Financial Services"**

## Spring is on the Way: Have you Complied with Employee Background Checks?

Whether Atlanta endures six more weeks of winter or an early spring, it isn't too soon to start spring cleaning to prepare your company for mortgage exams to come. The Department often cites background check violations. As you begin to hire new employees this year, keep in mind that there are several instances in which the Department may revoke a license or fine a licensee as a result of employee background check issues. Below is a list of questions that your compliance specialist should ensure that he or she has answered affirmatively:

### Has the licensee actually performed background checks?

O.C.G.A. §7-1-1004(k) requires that licensees complete background checks on all covered employees. Covered employees include those employees who physically work in the state of Georgia and who may enter, delete or verify any information on any mortgage loan application form or document. Under Department Rule 80-11-3-.01(23), a licensee is subject to a fine of one thousand dollars (\$1,000) for each employee on whom the required background check was not conducted.

### Are these background checks GCIC (Georgia Crime Information Center) compliant?

Background checks must not have any time period limitations or restrictions in the search criteria. See DBF Rule 80-11-1-.05

### Have these background checks been requested within 10 days of the initial date of hire?

A background check must be initiated for a person in the employ of a licensee or applicant within ten (10) days of the date of initial hire. See DBF Rule 80-11-1-.05

### Have satisfactory results for the background check been returned within 90 days?

Background checks on all covered employees must be completed and found satisfactory by the licensee within ninety (90) days of the initial date of hire. Although the Rule allows 90 days to investigate ambiguous background check results, the 90 days is not a grace period in which a licensee is allowed to hire felons. See DBF Rule 80-11-1-.05



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

## COMMONLY USED ACRONYMS

**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

## Spring is on the Way: Have you Complied with Employee Background Checks?

(Continued from page 2)

CONSIDER THE FOLLOWING EXAMPLES:		
QUESTION	CAN I BE FINED?	
	YES	NO
Licensee failed to perform a background check on a covered employee.	<b>X</b>	
Licensee performed a limited background check on covered employee; employee turns out to be a felon	<b>X</b>	
Licensee did not perform background check on an individual that was not a covered employee; employee turns out to be a felon	<b>X</b>	
HAVE A QUESTION? CONTACT THE DEPARTMENT		

### What were the results of the background check?

Under Department Rule 80-11-3-.01(9) Any mortgage broker or mortgage lender licensee or registrant who hires or retains an employee who is a felon as described in O.C.G.A. § 7-1-1004(h), which employee has not complied with the remedies provided for in O.C.G.A. § 7-1-1004(h), may be fined five thousand dollars (\$5,000) per employee found to be in violation of such provision and their license or registration will be subject to revocation or suspension. **Note that this rule violation is not limited to “covered employees.”**

### Is the employee file complete?

Department Rule 80-11-2-.02(n) requires that the licensee’s employee files contain all documents related to hiring the employee, **including criminal background check**, date employment began, and date the Department’s website was reviewed to verify eligibility for employment. Failure to maintain a complete and accurate employee file can result in a books and records violation under Department Rule 80-11-3-.01(11), which subjects the licensee to a fine of one thousand dollars (\$1,000) for each violation.

It is ideal to keep your company’s affairs in order year-round—not just when the groundhog fails to see his shadow. Regulatory compliance encourages honesty in the workplace, helps to avoid fines and administrative actions that will become public record, and helps maintain best practices.

## Fine Information

### FINE REASON AND COUNT

1 Fine for Employment of a Felon

3 Fines for Failure to Perform Background Check

**MORTGAGE BROKER AND LENDER LICENSEES / REGISTRANTS  
REVOKED, WITHDRAWN OR EXPIRED IN FEBRUARY 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	EXPIRED
24155	194366	RD	BMMZ Holdings LLC	FORT WASHINGTON	PA			02/27/2013
15299	149149	BD	Magnolia Financial Investments, Inc.	Gainesville	GA			02/28/2013
<b>TOTAL: 2</b>								

**MORTGAGE LOAN ORIGINATOR LICENSEES  
REVOKED, WITHDRAWN OR EXPIRED IN FEBRUARY 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	EXPIRED
25785	151297	OD	Paul Eugene Hughes, II	Stone Mountain	GA			02/04/2013
27003	226259	OD	Valerie Joy Brown	Acworth	GA			02/04/2013
27803	209845	OD	Jessica Patrice Love	Atlanta	GA			02/04/2013
26151	185024	OD	S. Gale Burgess	Snellville	GA			02/05/2013
26425	257568	OD	Pedro Casasola	Lawrenceville	GA			02/07/2013
31074	312569	OD	David Adam Granaas	hamtramck	MI			02/07/2013
33213	830210	OD	Shirlene Norde'	Mableton	GA			02/13/2013
33423	826813	OD	Alyssa Jane Price	Grosse Pointe	MI			02/13/2013
33570	838670	OD	Wesley Barron Forbes	Franklin	MI			02/13/2013
33776	847825	OD	Saif Haris Hormoz	Marysville	MI			02/13/2013
33799	847791	OD	Sabrina Renee Williams	Detroit	MI			02/13/2013
34099	838661	OD	Stephanie Marie Cords	Plymouth	MI			02/13/2013
35007	926645	OD	Emily Lynn Archer	Dearborn	MI			02/13/2013
35136	902525	OD	Matthew Bradley McCarthy	Sterling Heights	MI			02/13/2013
35330	913345	OD	Kevin Michael Chubb	Bloomfield Hills	MI			02/13/2013
35369	938377	OD	Erik Irving Olson	Farmington Hills	MI			02/13/2013
35565	847880	OD	Gina Marie Guzzardo	Shelby Twp.	MI			02/14/2013
28509	188855	OD	Brooke Andersen	Scottsdale	AZ			02/15/2013
29792	258443	OD	Wendy Ann McDermott	Mission	KS			02/15/2013
34953	352563	OD	Phillip Matthew Shuppert	Indianapolis	IN			02/15/2013
24518	51212	OD	Neil Calvert Nichols, Jr.	Waxhaw	NC			02/19/2013
34551	880839	OD	Michael Sean Pydyn	Canton	MI			02/21/2013
34865	913653	OD	Jonathan Laurence Rohring	Battle Creek	MI			02/22/2013
31023	168715	OD	Gaylon D. Lands	Dacula	GA			02/05/2013
31098	369682	OD	Roderic Stephen Whitfield	Dallas	TX			02/05/2013
31394	314749	OD	Benjamin Wade Law	Carrollton	TX			02/05/2013
32501	297949	OD	Jason M. Ochs	North Ridgeville	OH			02/05/2013
32669	658734	OD	David Franklin Bailey	Flower Mound	TX			02/05/2013
32788	742931	OD	Jeremy Lynn Norton	Flower Mound	TX			02/05/2013
32904	420239	OD	Neil Edmond Goetz	Palm Springs	CA			02/05/2013
33150	774890	OD	Scott Stuart Oliver	Plymouth	MI			02/05/2013
33779	555967	OD	Nathen Arron Garcia	Thornton	CO			02/05/2013
33787	160306	OD	stanley jason smith	Charlotte	NC			02/05/2013
33977	100057	OD	Michael Glen Mangum	Monroe	NC			02/05/2013
34534	868874	OD	Shawna Brooks	Marietta	GA			02/05/2013
34602	885128	OD	Matthew John Meilahn	Bartlett	IL			02/05/2013
35117	901973	OD	Julian Erwin Smith	canton	MI			02/05/2013
35120	508495	OD	Edward Joseph Woods, Jr.	Moreno Valley	CA			02/05/2013

**MORTGAGE LOAN ORIGINATOR LICENSEES  
REVOKED, WITHDRAWN OR EXPIRED IN FEBRUARY 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	EXPIRED
25193	250222	OD	Hector A. Estrada	Costa Mesa	CA			02/06/2013
25304	162397	OD	Christopher Darren Crosby	Atlanta	GA			02/06/2013
25582	192508	OD	Jennifer Leean Anglin	Cartersville	GA			02/06/2013
26576	8155	OD	Bryan Mitchell LaFountain	Wakefield	RI			02/06/2013
26657	36381	OD	Christopher Scott Pacella	Newport	RI			02/06/2013
26856	210687	OD	David Mark Fuchs	Dallas	GA			02/06/2013
27133	217069	OD	Carol A. Walton	Fayetteville	GA			02/06/2013
27446	223583	OD	Rachel Miller Reed	Lawrenceville	GA			02/06/2013
28312	81079	OD	Timothy John Lowe	East Lansing	MI			02/06/2013
28831	248699	OD	Patrice Nichole Everson	Atlanta	GA			02/06/2013
29304	175355	OD	Lisaann Marie Saenger	Canton	GA			02/06/2013
29628	181548	OD	Peter Christman Miller	Strongsville	OH			02/06/2013
30312	198714	OD	Tara Lynn Longfellow	Dacula	GA			02/06/2013
30479	133181	OD	JAMES RAY SCHRADER	Wake Forest	NC			02/06/2013
32115	446363	OD	Cassandra Jean Fuchs	Dallas	GA			02/13/2013
32544	376094	OD	Mark Steven Kleitch	Troy	MI			02/13/2013
34109	812556	OD	Yi Ying Sun	Marietta	GA			02/13/2013
34309	881590	OD	David Michael Winikates, II	Tempe	AZ			02/13/2013
35063	926687	OD	Seth Eric Kritzman	Farmington Hills	MI			02/13/2013
35264	847922	OD	Robert Matthew Waterous	Scottsdale	AZ			02/13/2013
26874	231424	OD	Patricia Snelsire	Hinesville	GA			02/14/2013
27527	149638	OD	Karl Anthony Higgins	Sugar Hill	GA			02/14/2013
28318	6068	OD	Steven Berry Minish	Woodstock	GA			02/14/2013
29864	220550	OD	Monika Anne Ficcaglia	Indianapolis	IN			02/27/2013

**TOTAL: 62**

**MORTGAGE BROKERS, LENDERS, PROCESSORS AND REGISTRANTS  
APPROVED OR REINSTATED IN FEBRUARY 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
5644	135206	L	Premier Atlanta Mortgage Company *	Atlanta	GA	06/04/1993	
36279	371182	L	CTC Mortgage Company LLC	West Palm Beach	FL	02/15/2013	
36290	413108	L	Citimortgage, Inc.	O'Fallon	MO	02/15/2013	
36040	931153	L	Springleaf Mortgage Services, Inc.	Evansville	IN	02/22/2013	

**TOTAL: 4**

**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 FEBRUARY 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
29281	75922	O	Megan Elizabeth Nau	Jacksonville	FL	07/02/2010	02/01/2013
34561	907400	O	Alvaro Enrique Silva Vargas	Woodstock	GA	06/15/2012	02/01/2013
24346	231751	O	Tony James Rogers	Lawrenceville	GA	04/23/2010	02/08/2013
25839	206275	O	Kathleen Louise Sheehan	Canton	GA	04/23/2010	02/08/2013
26042	192421	O	Michelle Denise Brown-Lovejoy	Atlanta	GA	06/18/2010	02/08/2013
29831	186925	O	Jerry R. Kensinger, Jr.	Harrisburg	PA	09/10/2010	02/08/2013
29761	185156	O	Steve Avrus	Boca Raton	FL	10/08/2010	02/08/2013
28205	182320	O	Cindy Jones	Cumming	GA	06/25/2010	02/15/2013
29089	253832	O	Jennifer Carter Sticher	Atlanta	GA	08/27/2010	02/15/2013
29099	283387	O	Jillian Von Brauer	Lilburn	GA	08/27/2010	02/15/2013
25144	217971	O	Peter William Thomsen	Marietta	GA	04/16/2010	02/21/2013
24595	92861	O	Doyle Wayne Hopkins	Charlotte	NC	04/23/2010	02/21/2013
26283	192712	O	Terri Lynn Mosby	Hampton	GA	05/07/2010	02/22/2013
28991	272637	O	Ryan Neil Smith	Nashville	TN	07/16/2010	02/22/2013
28917	166552	O	Aidan Noel McCluskey	Ridgewood	NJ	07/30/2010	02/22/2013
24854	129611	O	Ronald Rhoads Grau	Mission Viejo	CA	09/17/2010	02/22/2013
33229	342578	O	Diana Jeanette O'Neal	Rowlett	TX	12/16/2011	02/22/2013
34778	4891	O	Jennifer L. Burns	Atlanta	GA	07/06/2012	02/22/2013
34870	921549	O	Raymond Justin Slay	Elberton	GA	07/06/2012	02/22/2013
32382	38402	O	Mimi Ho Le	Fountain Valley	CA	02/01/2013	
35856	976565	O	Wesley Alexander Shifflette	Baltimore	MD	02/01/2013	
36207	327085	O	Richard Lawrence Conde	Newport Beach	CA	02/01/2013	
36315	169922	O	Jason Joseph Sobczak	Atlanta	GA	02/01/2013	
36414	931990	O	Kimberley Racheal Filger	Kansas City	MO	02/01/2013	
36433	406200	O	Jennifer Marie Hockenberry	Independence	OH	02/01/2013	
36442	991268	O	Beth Diller Bulger	Cumming	GA	02/01/2013	
36444	986434	O	Jonathan Lee Hatch	Lehi	UT	02/01/2013	
36477	982730	O	Robert Paul Maglio	Lakeland	FL	02/01/2013	
36488	241918	O	Gabriel Anthony Lance	PLEASANT GROVE	UT	02/01/2013	
36489	946759	O	Terrence Kit Leung	San Bruno	CA	02/01/2013	
36508	659081	O	Brenda J. Williamson	Pooler	GA	02/01/2013	
36513	950676	O	John A. Dragos	Long Valley	NJ	02/01/2013	
36514	888018	O	Jeanette Lin Duffy	Gibbsboro	NJ	02/01/2013	
36515	988031	O	Louis Ferrante	Hatboro	PA	02/01/2013	
36517	971560	O	Melaney Cyrise LaGrone	Duluth	GA	02/01/2013	
36521	519417	O	Allen Cory Phommasa	Lake Forest	CA	02/01/2013	
36522	988394	O	Christopher Ryan Striano	Warrington	PA	02/01/2013	
36525	984876	O	Michael Scott Kish	Mayfield Heights	OH	02/01/2013	
36526	952410	O	Kathleen Mary Parrottino	Rochester Hills	MI	02/01/2013	
36539	889751	O	Adam Michael Sullivan	Denver	CO	02/01/2013	
36568	962891	O	Michael Glenn Gifford	Rock Hill	SC	02/01/2013	
36572	998539	O	Ryan Nicholas Begley	Deerfield	IL	02/01/2013	
36573	998537	O	Christina Marie Clough	Lake Bluff	IL	02/01/2013	
36574	998530	O	Edward James Franks	Skokie	IL	02/01/2013	
36576	998453	O	Mark Robert Grabowski	addison	IL	02/01/2013	
36577	1016682	O	Jamie Kay Hamilton	Shawnee	KS	02/01/2013	

**MORTGAGE LOAN ORIGINATOR LICENSES  
APPROVED OR REINSTATED IN FEBRUARY 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36578	912295	O	Huan Phan Huynh	Rowlett	TX	02/01/2013	
36579	321903	O	Douglas Anthony Moran	Morrow	GA	02/01/2013	
36583	838705	O	Pierre Dellvar Ruffin	Detroit	MI	02/01/2013	
36588	135688	O	Kimberly Michelle Davis	Fort Worth	TX	02/01/2013	
36589	998532	O	Christina Anne Paull	Lake Zurich	IL	02/01/2013	
36591	404417	O	Suzanne Jeannine Raburn	Norcross	GA	02/01/2013	
36593	487623	O	Micheline St. Fleur	Atlanta	GA	02/01/2013	
36594	985920	O	Vincent Anthony Stirone	Mission Viejo	CA	02/01/2013	
36595	396425	O	Christopher Ross Surgeon	McMinnville	OR	02/01/2013	
36596	257843	O	Lisa Lynn Chavez	Scottsdale	AZ	02/01/2013	
36598	954396	O	John Ryan Lee	Jacksonville	FL	02/01/2013	
36599	999272	O	Brianne Lynn Pieklik	Newport	RI	02/01/2013	
36604	1012409	O	Scott Allen Cox	Commerce Township	MI	02/01/2013	
36607	1012413	O	Gerald Keith Sitko	Plymouth	MI	02/01/2013	
36617	155636	O	Nina G. Harrison	Arlington	TN	02/01/2013	
36620	998593	O	Mayra Diana Nevarez	Chicago	IL	02/01/2013	
36624	941375	O	Ashley Marie Viquez	Jacksonville	FL	02/01/2013	
36639	1009904	O	Stacy Lauren Mowrey	Flower Mound	TX	02/01/2013	
28166	27581	O	David Logusz	Royal Oak	MI	02/08/2013	
34525	274231	O	John Wesley McKibbon	Chamblee	GA	02/08/2013	
36013	951259	O	Jeffrey Frank Glazer	Richmond Hill	GA	02/08/2013	
36180	386201	O	Mohammad Ghafarinia	laguna hills	CA	02/08/2013	
36191	366250	O	Ryan Mathew Reese	Irvine	CA	02/08/2013	
36391	1000721	O	Carol Helene Greissman	Louisville	KY	02/08/2013	
36392	194956	O	Brent Strater Jeffries	Prospect	KY	02/08/2013	
36423	964351	O	Stacey A. Rast	Atlanta	GA	02/08/2013	
36424	994771	O	Amber Grace Renner	Alpharetta	GA	02/08/2013	
36436	275067	O	John Edward Neal, II	Chicago	IL	02/08/2013	
36457	187680	O	Charles Eugene Buroker	FRANKLIN	NC	02/08/2013	
36476	350991	O	Anthony Bernard-Aaron Cardwell, Jr.	North Ridgeville	OH	02/08/2013	
36478	168871	O	Joanna Whitney Otero	CHATTANOOGA	TN	02/08/2013	
36479	879750	O	Christopher Rogers	Tampa	FL	02/08/2013	
36487	109069	O	Brian Thomas Hollingsworth	PARMA HEIGHTS	OH	02/08/2013	
36494	962967	O	Brian Bradley Whitman	Rock Hill	SC	02/08/2013	
36498	745227	O	Delvin Paul Davis	Desoto	TX	02/08/2013	
36499	121531	O	Michael Albert Floerke	Fort Worth	TX	02/08/2013	
36502	1009609	O	Kip Philip Kieso	Olathe	KS	02/08/2013	
36506	952550	O	Monica Kay View	St. Clair Shores	MI	02/08/2013	
36507	1000011	O	Kurt Gregory Ward	Marietta	GA	02/08/2013	
36520	855095	O	Jonathan E. Mano	Plano	TX	02/08/2013	
36566	991303	O	Keith Brian Duverney	Marietta	GA	02/08/2013	
36575	987404	O	Esteban Alberto Gamboa	Levittown	PA	02/08/2013	
36581	35168	O	Daniel Pettee	Cumming	GA	02/08/2013	
36606	855096	O	Kimberly Alison Mano	Plano	TX	02/08/2013	
36608	964467	O	Jason Randall Smith	Savannah	GA	02/08/2013	
36616	251920	O	Brian Colin Girschbach	Allen Park	MI	02/08/2013	

**MORTGAGE LOAN ORIGINATOR LICENSES  
APPROVED OR REINSTATED IN FEBRUARY 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36621	1012376	O	Matthew Scott Rickett	Sterling Heights	MI	02/08/2013	
36622	882808	O	Dean Hawkins Sibrans	Fort Mill	SC	02/08/2013	
36623	813546	O	Daniel Craig Troutman	Redford	MI	02/08/2013	
36628	880634	O	Stephen Warren Anderson	Dearborn Heights	MI	02/08/2013	
36629	295978	O	Yoram Ariel	Portland	OR	02/08/2013	
36631	929776	O	Kevin Tai-Yue Chak	Kennesaw	GA	02/08/2013	
36632	1018136	O	Bryan John Freeman	Atlanta	GA	02/08/2013	
36633	964708	O	Darrel Wayne Hasty, Jr.	New Hudson	MI	02/08/2013	
36635	985994	O	Kevin William Jennison	Dublin	OH	02/08/2013	
36636	891539	O	Irwin Ferdinand Marrero Perez	Shelby Township	MI	02/08/2013	
36637	881602	O	Keith Ryan Martin	Parma	OH	02/08/2013	
36638	985993	O	Zachary Daniel Meyer	Columbus	OH	02/08/2013	
36641	1012462	O	Mark Edward Joseph O'Brien	Grand Blanc	MI	02/08/2013	
36644	739904	O	David Michael Baker	Frisco	TX	02/08/2013	
36647	738182	O	Katherine M. Day	Irving	TX	02/08/2013	
36651	946871	O	Joseph Patrick Hsieh	Irvine	CA	02/08/2013	
36653	880490	O	Joseph Noel Malek	Dearborn Heights	MI	02/08/2013	
36654	23400	O	Mark Millar	Dearborn	MI	02/08/2013	
36663	992668	O	Matthew Christian Lamb	Orange Park	FL	02/08/2013	
36664	823373	O	Denes John Veres	Ellwood City	PA	02/08/2013	
36673	171464	O	Mark Henry Hoffman	CORINTH	TX	02/08/2013	
36704	366915	O	Tamara Lyn Curry	Medford	NJ	02/08/2013	
36705	136651	O	John Joseph Diana	SICKLERVILLE	NJ	02/08/2013	
24380	68000	O	Brian Arthur Abbee	Gilbert	AZ	02/15/2013	
34625	341343	O	Guido John Virgili	Wellington	FL	02/15/2013	
36274	984666	O	Kyle Dell Langham	Farmington Hills	MI	02/15/2013	
36358	992651	O	Stephanie Elaine Cox	Jacksonville	FL	02/15/2013	
36367	984274	O	Joseph Brian Carithers	Alpharetta	GA	02/15/2013	
36404	973821	O	Jared Martin Prosnitz	Clifton	NJ	02/15/2013	
36447	735848	O	Margaret Mary Mell	Northfield	IL	02/15/2013	
36490	331672	O	David Ray Mayne, Jr.	Highland	UT	02/15/2013	
36503	1005011	O	Evan D. Miles	Atlanta	GA	02/15/2013	
36548	926026	O	Justin Jess Bell	St. Augustine	FL	02/15/2013	
36551	127021	O	Julia C. Fazlollah	Roswell	GA	02/15/2013	
36554	381769	O	Robert D. Hostetler	Irvine	CA	02/15/2013	
36555	985924	O	Jason Phillip Kretz	Riverside	CA	02/15/2013	
36556	984161	O	Michael Chester Morgan	Fullerton	CA	02/15/2013	
36560	877226	O	Derek Charles Shayne	Irvine	CA	02/15/2013	
36562	968975	O	Mirela Tricic	Jacksonville	FL	02/15/2013	
36564	387135	O	Jose Fernando Aristizabal	Laguna Niguel	CA	02/15/2013	
36571	1003210	O	Scott Edward Walker	Tega Cay	SC	02/15/2013	
36586	183636	O	Howard Milton Wood, III	Chattanooga	TN	02/15/2013	
36609	998603	O	Aaron Alexander Stringer	Lake Forest	IL	02/15/2013	
36625	1001123	O	Tyson James Wall	South Jordan	UT	02/15/2013	
36643	168264	O	Jeffrey Phillip Register	Apex	NC	02/15/2013	
36649	459155	O	Suzanne Helen Head	Stilwell	KS	02/15/2013	

**MORTGAGE LOAN ORIGINATOR LICENSES  
APPROVED OR REINSTATED IN FEBRUARY 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36652	174653	O	Sang Hoon Kwak	ALISO VIEJO	CA	02/15/2013	
36672	373045	O	Tyler Lee Hembree	Irving	TX	02/15/2013	
36674	31719	O	Kenneth Robert Hull	Sterling Heights	MI	02/15/2013	
36675	887011	O	Karen Elaine Knight	Kansas City	KS	02/15/2013	
36676	872165	O	Courtney Lynn Kossel	Royal Oak	MI	02/15/2013	
36700	1012823	O	Fonda Kay Smith	Atlanta	GA	02/15/2013	
36709	1026161	O	Julian Winston Brown, Jr.	Monroe	GA	02/15/2013	
36711	190189	O	Theresa Amos	Parkville	MD	02/15/2013	
36712	511704	O	Anthony Butler	Acworth	GA	02/15/2013	
36713	998668	O	Daniel Christopher Baus	Cleveland	OH	02/15/2013	
36714	988014	O	Kevin Francis Chapman	Mount Laurel	NJ	02/15/2013	
36716	261048	O	Anthony A. Dicriscio	CHERRY HILL	NJ	02/15/2013	
36717	969646	O	Dong Dong Fang-Lopez	Lawrenceville	GA	02/15/2013	
36718	997666	O	Yadira Maria Fonseca	Miami	FL	02/15/2013	
36727	1003377	O	Daniel Aupperle	Sewell	NJ	02/15/2013	
36728	1003388	O	Andrew Terrence Culkin	Galloway	NJ	02/15/2013	
36729	1003380	O	Joseph John Dunn	Delran	NJ	02/15/2013	
36732	856448	O	Nathan Colin Reeves	Columbia	MO	02/15/2013	
36733	463423	O	Walter Earl Robinson	Chicago	IL	02/15/2013	
36734	393144	O	Tyler Quinn Sadich	Columbia	MO	02/15/2013	
36736	1000915	O	Blake Emanuel Smith	Bowie	MD	02/15/2013	
36737	1003983	O	Donald W. Staley	Mickleton	NJ	02/15/2013	
36738	1003384	O	Joshua M. Stolle	Philidelphia	PA	02/15/2013	
36739	1003385	O	Zachary Richard Tannoia	Sicklerville	NJ	02/15/2013	
36740	658244	O	Genaro Antonio Valenzuela	La Puente	CA	02/15/2013	
36742	905185	O	Eric Thomas Yancey	Germantown	MD	02/15/2013	
36751	989861	O	Stacy Erin Mai	Irvine	CA	02/15/2013	
36757	1003530	O	Aaron Irl Moore Brooks	Columbia	MO	02/15/2013	
36764	1003383	O	Gurneet Singh Mangat	Voorhees	NJ	02/15/2013	
36772	7868	O	Brian Joseph Kubicki	Mason	OH	02/15/2013	
36774	998642	O	Carl Wayne Royalty	Rancho Santa Margarita	CA	02/15/2013	
36775	924581	O	Kash Mirza Tavoli	Irvine	CA	02/15/2013	
36007	973826	O	Jodi Rae Michel	Rhome	TX	02/22/2013	
36235	637988	O	Karen Yvette Williams	Milwaukee	WI	02/22/2013	
36403	973833	O	Jeffrey Dean Koenig	Chandler	AZ	02/22/2013	
36406	271691	O	Renee Roberts	Dawsonville	GA	02/22/2013	
36425	954366	O	Richard Allen Retzer	Kansas City	MO	02/22/2013	
36484	791609	O	Robb Patrick Cullinane	Atlanta	GA	02/22/2013	
36486	939598	O	William Edward Hailey, IV	Akron	OH	02/22/2013	
36535	992906	O	Domenico Pasquale Laviano	Jacksonville	FL	02/22/2013	
36559	273867	O	Jennifer Lynn Sale	Temecula	CA	02/22/2013	
36567	446512	O	Peter John Gavern, IV	Feasterville	PA	02/22/2013	
36615	86582	O	Todd Kenneth Andrews	Charlotte	NC	02/22/2013	
36692	1008166	O	Mehran Ron Chini	Irvine	CA	02/22/2013	
36698	267166	O	Ryan Majeske	Royal Oak	MI	02/22/2013	
36699	545082	O	Kevin Mark Saylor	Atlanta	GA	02/22/2013	

## MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN FEBRUARY 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36701	399500	O	Chaoqi Su	Columbia	MD	02/22/2013	
36721	90376	O	Claude Lincoln Marshall	Atlanta	GA	02/22/2013	
36731	38754	O	Scott McClain McCullough	Los Angeles	CA	02/22/2013	
36747	282349	O	Scot Alan Andrews	Las Vegas	NV	02/22/2013	
36752	1021174	O	Kevin Alan Robinson	Dana Point	CA	02/22/2013	
36754	976532	O	Russell Scott Stampler	Coral Springs	FL	02/22/2013	
36756	34551	O	Keary Dana Hayes	Ball Ground	GA	02/22/2013	
36760	462958	O	Daryn Gardner	Jacksonville	FL	02/22/2013	
36765	1003387	O	Christian D. Moore	Delran	NJ	02/22/2013	
36773	388815	O	Jody Ryan Overacre	Columbia	MO	02/22/2013	
36780	1005009	O	Rebekah Kay Fenner	Bells	TX	02/22/2013	
36784	975707	O	Jeffrey Scott Moorefield	Richmond	VA	02/22/2013	
36787	997707	O	Anthony Calo Tionloc	Carrollton	TX	02/22/2013	
36789	951136	O	Charles Lafayette Turner	Detroit	MI	02/22/2013	
36791	911947	O	Steven Clay Wilson	Spring	TX	02/22/2013	
36795	984974	O	David Andrew Creel	Mountain Brook	AL	02/22/2013	
36802	960132	O	David Aaron Thomas	Maryville	TN	02/22/2013	
36804	940651	O	Blake Andrew Wollard	Kansas City	MO	02/22/2013	
36810	998640	O	Carly Ann Huskins	Huntington Beach	CA	02/22/2013	
36811	905316	O	Mark Douglas Jankowski	Alexandria	VA	02/22/2013	
36816	836929	O	Benjamin Edward Muzzey	Columbia	MO	02/22/2013	
36817	996540	O	John Malcolm Parker	Columbia	MO	02/22/2013	
36819	1011629	O	Christopher Ryan Sbonek	Southgate	MI	02/22/2013	
36820	954675	O	William Lynn Thompson, Jr.	Atlanta	GA	02/22/2013	
36825	1020122	O	Kyle Dean Gross	Columbia	MO	02/22/2013	
36827	1000911	O	Nicholas Michael Kundert	Columbia	MO	02/22/2013	
36828	150693	O	Natashia Yarbrough Reid	Maryville	TN	02/22/2013	
36838	7886	O	Brandon Ashley Walker	Williamsburg	OH	02/22/2013	

**TOTAL: 212**

## 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:

**Senior Financial Mortgage Examiners Harold Carney and Fernando Ornelas** – The Department received comments from a customer stating: "I wanted to let you know how knowledgeable, helpful and insightful Harold Carney and Fernando Ornelas were. I had many accumulated questions saved up, and they were very patient in answering my questions. Not only did they do a great job of answering them, but also in providing background information and examples that made their answers easier to understand. They were also very considerate of my time while they were here, which was very much appreciated."

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



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**We're on the Web!**  
[dbf.georgia.gov](http://dbf.georgia.gov)

*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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