



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 2014

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Non-Georgia Branches

Department approval is not required for branches located outside Georgia. Only submit an MU3 Branch Form to Georgia via the NMLSR for branches located within this state. License/approval requests for out-of-state branches will be administratively withdrawn. Fees remitted in connection with a branch request are non-refundable.

Please be reminded that adequate supervision of out-of-state operations is required. Failure to adequately supervise out-of-state Georgia mortgage activity could result in fines and/or administrative action.

Forgot your Password?

Paying fines and fees, as well as accessing your license/registration certificate on the Department's website, requires a Department issued password. This password is provided upon approval.

If you **forgot your password**, please visit <https://bkgfin.dbf.state.ga.us/MBForgotPassword.html>

The Forgot My Password webpage requires a Georgia license number, which can be obtained from your license or registration certificate or from NMLS. Using your NMLS number will generate an error message.

Mortgage Loan Originators: After entering your mortgage loan originator license number, your password will be e-mailed to the e-mail address you provided for regulatory contact.

(Continued on page 2)

Forgot your Password?

(Continued from page 1)

Mortgage Companies: After entering your mortgage company's license or registration number, your company's password will be e-mailed to the primary contact designated on NMLS.

Note, this is not an NMLS webpage, please be sure to use your Georgia issued license or registration number and not your NMLS number.

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN FEBRUARY 2014

A total of 307 MLO licenses were approved during the month, including 25 reinstated licenses and 282 new license approvals.

A separate document is provided on the Department's website for licenses approved in February 2014:
<http://dbf.georgia.gov/documents/february-2014-mortgage-loan-originator-license-approvals>

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

COMMONLY USED ACRONYMS

CE — Continuing Education

Department — Georgia Department of Banking and Finance

GRMA — Georgia Residential Mortgage Act

MCR — Mortgage Call Report

MLO — Mortgage Loan Originator

NMLS or NMLSR — Nationwide Mortgage Licensing System & Registry

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

MORTGAGE BROKERS, PROCESSORS, LENDERS AND REGISTRANTS APPROVED OR REINSTATED IN FEBRUARY 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL		UPGRADE/ DOWNGRADE
						APPROVAL	REINSTATED	
14871	153097	L	Harbor Mortgage Services, Inc.	Cumming	GA	07/16/1999	02/04/2014	
31490	238156	B	Nu Lending Mortgage Incorporated	Duluth	GA	02/25/2011	02/11/2014	
18339	170379	B	Jill Duncan	Carrollton	GA	05/16/2003	02/21/2014	
32891	821194	L	United Premier Funding LLC *	Duluth	GA	09/30/2011		02/07/2014
20105	146100	L	Capital Lending Group, Inc. *	Suwanee	GA	03/18/2005		02/18/2014
19719	167099	L	Mortgage Solutions Of Georgia, LLC *	ACWORTH	GA	09/17/2004		02/21/2014
40623	1094938	B	Corbin Jefferson Jones	Evans	GA	02/05/2014		
40649	244476	L	First Mortgage Solutions, LLC	Kansas City	MO	02/07/2014		
40216	1094165	B	Wallace Simon Hill	Suwanee	GA	02/10/2014		
40015	192247	L	Anchor Mortgage, LLC (SC)	Daniel Island	SC	02/10/2014		
40088	1117369	B	Duffy Home Loans, LLC	Alpharetta	GA	02/11/2014		
40217	1109426	B	United Military Mortgage, LLC	Lindon	UT	02/11/2014		
40770	34683	L	TrueCompass Lending Corporation	Tualatin	OR	02/11/2014		
40540	1134954	L	MORTGAGE PROFESSIONAL LENDING CORP	Kennesaw	GA	02/14/2014		
40862	1142419	B	MORTGAGES R US INC	FORT LAUDERDALE	FL	02/17/2014		
40746	1139164	L	SG Capital Partners Incorporated	Stamford	CT	02/17/2014		
40584	40561	L	American Security Mortgage Corp	Charlotte	NC	02/18/2014		
40605	1124061	L	AmeriHome Financial LLC	Columbia	MD	02/21/2014		
40709	399430	B	J&D Home Loans, Inc.	Virginia Beach	VA	02/26/2014		
Total:	19							

Mortgage Loan Originator License Denials

NMLS#	NAME	CITY	ST	DENIED
228030	Catherine Victoria Wyatt-Jones	Newnan	GA	02/03/2014

Fine Information

FINE REASON AND COUNT

1	Fine for Background Checks	50	Fines for Mortgage Call Report Filed Late in NMLS
1	Fine for Books and Records	2	Fines for Advertising
1	Fine for Doing Business with an Unlicensed Entity	1	Fine for Miscellaneous Other

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, EXPIRED OR WITHDRAWN IN FEBRUARY 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	EXPIRED	WITHDRAWN
28517	28182	OD	Judy Kathryn Gaines	Harrison Township	MI		02/05/2014	
27071	71675	OD	Benjamin Teasley, III	Charlotte	NC		02/05/2014	
25738	150416	OD	Helen H. Benson	North Augusta	SC		02/05/2014	
27361	164980	OD	Anthony Lamont Brundage	Alpharetta	GA		02/05/2014	
25230	193442	OD	Angela Lynn Collins	Hamilton	GA		02/05/2014	
25437	199697	OD	Benjamin O. Daniel	Molena	GA		02/05/2014	
31525	202118	OD	Lisa Ann Joseph	Phenix City	AL		02/05/2014	
24347	215287	OD	Billy B. Smith	Norcross	GA		02/05/2014	
31541	379950	OD	Robert Walter Forbes	Roswell	GA		02/05/2014	
32527	381917	OD	James Benjamin OKeefe	Taunton	MA		02/05/2014	
35546	385327	OD	Daniel J. Loftus	Tampa	FL		02/05/2014	
32070	385673	OD	Oliver Hall Palmer	North Kingstown	RI		02/05/2014	
34925	726345	OD	Daniel Keoni Maurin	Fullerton	CA		02/05/2014	
33129	813654	OD	Anastacia Marie Goodman	Scottsdale	AZ		02/05/2014	
34665	913415	OD	James Alexander Gabriels	Troy	MI		02/05/2014	
39620	962741	OD	Jesse Lee Kincaid	Glendale	CO		02/05/2014	
36444	986434	OD	Jonathan Lee Hatch	Lehi	UT		02/05/2014	
37346	987646	OD	Brandon Joseph Osborne	Chino	CA		02/05/2014	
36868	1011500	OD	Benjamin Frank Novrocki	Brighton	MI		02/05/2014	
38116	1027114	OD	Joshua Andrew Kneale	Plano	TX		02/05/2014	
38577	1037541	OD	Derek Daniel Knight	Canton	MI		02/05/2014	
33329	38771	OD	Steven Edward Medici	Anaheim	CA		02/06/2014	
31046	172171	OD	Shawn David Brower	Atlanta	GA		02/06/2014	
28795	196318	OD	David Michael Ichay	Atlanta	GA		02/06/2014	
33904	222670	OD	Leigh M. Ross	Acworth	GA		02/06/2014	
25613	230327	OD	Patricia Ann Storm	Brooks	GA		02/06/2014	
35607	324525	OD	James Louis Ford	Louisville	KY		02/06/2014	
37987	664073	OD	Steven Charles King	Charlotte	NC		02/06/2014	
35724	904131	OD	Annette Bui	Newport Beach	CA		02/06/2014	
36886	906038	OD	James Phillip Guerra, Jr.	Fair Lawn	NJ		02/06/2014	
35524	953159	OD	Jacob Howard Pashia	Roswell	GA		02/06/2014	
39649	988193	OD	Fernando Garcia Popoca	aliso viejo	CA		02/06/2014	
36258	1000855	OD	Lewis Banks Winward	Hockessin	DE		02/06/2014	
39161	1009749	OD	Constantinos William Georgiou	Arlington	TX		02/06/2014	
36762	1025280	OD	Christopher Fletcher Lacoste	Atlanta	GA		02/06/2014	
39651	1035860	OD	Armando Macias, jr	Irvine	CA		02/06/2014	
39436	1073114	OD	Dino Hadzic	St. Petersburg	FL		02/06/2014	
30517	149604	OD	Lachonda Renee Cooper	Acworth	GA		02/10/2014	
37920	398389	OD	Heather Shaine Lantry	Aurora	CO		02/10/2014	
34127	46812	OD	John Walter Hamilton, Jr.	Baltimore	MD		02/11/2014	
32010	218711	OD	Brandy Petersen Evans	Draper	UT		02/11/2014	
39323	1002817	OD	Clay Young Carr	Charlotte	NC		02/11/2014	
30858	50701	OD	Doundley Alexander Edwards	Acworth	GA		02/14/2014	
29466	271444	OD	Garry Lynn Johnston	Villa Rica	GA		02/14/2014	

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, EXPIRED OR WITHDRAWN IN FEBRUARY 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	EXPIRED	WITHDRAWN
29053	158130	OD	Judy W. Johnson	Fairburn	GA		02/17/2014	
33554	602762	OD	Jason Matthew Curcio	Chandler	AZ		02/17/2014	
27343	265165	OD	Kristopher Michael Wootton	Canton	GA		02/18/2014	
37961	924924	OD	Jennifer L. Poag	Gastonia	NC		02/18/2014	
29290	183249	OD	Gregory George Ludwig	Jacksonville	FL		02/25/2014	
25800	192640	OD	Lisa L. Lindler	Savannah	GA		02/25/2014	
36437	973822	OD	Benjamin Bayrd O'Leary	Mountain Lakes	NJ		02/25/2014	
29163	219840	OD	Arvester W. Faulkner	Stone Mountain	GA		02/27/2014	
28180	6049	OD	Brook Benton	Atlanta	GA			02/05/2014
35649	6212	OD	Brandelyn Hall Smith	Knoxville	TN			02/05/2014
28813	6903	OD	Carl F. Robins	Douglasville	GA			02/05/2014
26809	158418	OD	Ken A. Folds	Atlanta	GA			02/05/2014
27229	237043	OD	Scarlett Amber Malpass	Marietta	GA			02/05/2014
29495	311794	OD	Val Corday Boitet	Roswell	GA			02/05/2014
30807	365673	OD	Anthony Richard Kijowski, Jr	Yorba Linda	CA			02/05/2014
32983	797195	OD	Metro Charles Michio	St. Simmons Island	GA			02/05/2014
27743	6054	OD	Daniel Ross Welkley	Suwanee	GA			02/06/2014
24673	7013	OD	Kevin Gregory Gleason	Atlanta	GA			02/06/2014
25630	20844	OD	Rock Allen Bailey	Atlanta	GA			02/06/2014
26043	192381	OD	Christina Bryant Brownlow	Jefferson	GA			02/06/2014
38880	1046498	OD	Gregory Brian Tanner	Florence	SC			02/06/2014
28230	157474	OD	Michael Edward O'Nan	Atlanta	GA			02/07/2014
29040	214807	OD	Justin Edward Gillespie	Kennesaw	GA			02/07/2014
36538	796993	OD	Benjamin Harry Shetley	Columbia	MO			02/07/2014
36825	1020122	OD	Kyle Dean Gross	Columbia	MO			02/07/2014
25492	206983	OD	Roberto Novaes Gerjoi	Marietta	GA			02/10/2014
34433	422347	OD	Richard George Silva	Desert Hills	AZ			02/10/2014
28800	223231	OD	James M. McFerrin	Woodstock	GA			02/13/2014
36884	242270	OD	Candice Renee Funk	Huntington Beach	CA			02/13/2014
29266	113307	OD	Todd Patrick Ausherman	Del Mar	CA			02/17/2014
37586	311260	OD	Anita Henderson Beam	Cornelius	NC			02/19/2014
28841	168176	OD	David M. Leslie	Grapevine	TX			02/20/2014
37782	813670	OD	James Allan Grinnell	Richardson	TX			02/20/2014
28115	76042	OD	Daniel Webb	Waxhaw	NC			02/21/2014
24974	6071	OD	Ronald Jay Sternberg	Alpharetta	GA			02/26/2014
25842	201934	OD	Joyce L. Simmons	Dawsonville	GA			02/26/2014
29308	208512	OD	John Francis Pollock, Jr.	Jupiter	FL			02/26/2014
38054	877641	OD	Sean Carlton Lawson	FRISCO	TX			02/26/2014
35171	913840	OD	Louis Michael Monaco	Kirtland Hills	OH			02/26/2014
36914	320177	OD	Olyn Wade Borchardt	Canyon Lake	CA			02/27/2014
34240	337242	OD	David Martin Murow	Costa Mesa	CA			02/28/2014
Total:	85							

MORTGAGE BROKER AND LENDER LICENSEES / REGISTRANTS REVOKED, EXPIRED OR WITHDRAWN IN FEBRUARY 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	EXPIRED	WITHDRAWN
11915	169606	BD	Harden Mortgage Corp.	Columbus	GA		02/04/2014	
38430	846908	LD	Vatreni, Inc.	Irvine	CA		02/04/2014	
15054	1077	LD	Home Finance America, Inc.	Plymouth Meeting	PA			02/10/2014
34973	53441	LD	Hallmark Home Mortgage, LLC	Fort Wayne	IN			02/11/2014
24048	129121	BD	Legacy Home Financing Inc.	San Diego	CA			02/17/2014
Total:	5							

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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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