



Monthly Mortgage Summary

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

Inside this Issue:

New SAFE MLO Test with Uniform State Component to Start April 1, 2013	2
Georgia Residential Mortgage Act Fee Reminder	2
The Mortgage App App	3
Administrative Actions	4
Fine Information	4
Licenses Revoked, Withdrawn or Expired	4
Licenses Approved or Reinstated	5
Customer Service Stars	11
Contact Information	12

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

NDFI Outreach

AND UPCOMING SPEAKING ENGAGEMENTS

- ❖ Commissioner Braswell and Deputy Commissioner for Non-Depository Financial Institutions Rod Carnes will be speaking at the Mortgage Bankers Day at the Capitol on February 12th at the State Capitol.

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.

With the implementation of the new National SAFE MLO Test with a uniform state component, 20 state agencies - including Georgia - will no longer require a state-specific test component as of April 1, 2013.

More information on the new National SAFE MLO Test with a uniform state component is available at: <http://mortgage.nationwidelicensingsystem.org/profreq/testing/Pages/UniformStateTest.aspx>.

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

The Mortgage App App

What could possibly be as quickly evolving as the world of mortgage industry regulation? Technology, of course! Within the last few years, there has been a boom in smartphone applications, or “apps” for short. The mortgage industry has embraced several apps that allow consumers to apply for mortgage loan applications using their mobile phones or other smart technology. Some might not consider the mortgage apps a stretch from online mortgage applications and e-signatures, which are already prevalent in some markets. The Form 1003 even provides space for the loan originator to specify whether the information provided was through a face-to-face interview, telephone interview, via fax or mail, or via email or the Internet. In moving toward technological innovations, it is important that licensees adequately consider any risks or potential compliance issues in using such apps that allow a device to quickly pull a credit report, download disclosures, and accept e-signatures.



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

THINGS TO CONSIDER WHEN USING A MORTGAGE APP OR ACCESSING A LOAN ORIGINATION SYSTEM REMOTELY THROUGH A MOBILE DEVICE:

CONFIDENTIALITY

- Is the data secure? What happens if the device is stolen? The Form 1003 includes sensitive information such as the borrower’s social security number, birth date, and account numbers.

DISCLOSURES

- Does the application allow an e-signature for each document or is one saved e-signature applicable to all disclosures and other documents? If the signature is merely embedded into documents, can the company ensure that the consumer was made aware of the disclosures and intended to assent to each one? If not, the company may be increasing its risk of future litigation and regulatory action.

COMPANY POLICIES

- Is the device an employer-issued device or the personal property of the MLO? Was the app purchased by the employer or the employee? Is use of the app encouraged by the company or optional for each MLO to decide whether he prefers to use it or not? It is important that a mortgage company already have firm policies in place that are consistently applied to originators in case issues arise concerning the device and the information stored on it if the employment relationship is terminated or if the MLO loses his license.

RECORD-KEEPING COMPLIANCE

- Will it be necessary to adjust policies and procedures in order to utilize such technology? For example, will the company or MLO still adequately comply with the Department’s rules concerning books and records under Rules 80-11-2-.01 and 80-11-5-.02 as well as the maintenance of mortgage loan files under Rule 80-11-2-.04?

One of Murphy’s Laws on Technology states that “the only perfect science is hindsight.” These are just a few things to contemplate when combining the highly-regulated mortgage industry with the ever-changing world of technology.

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final

- ♦ **1st Priority Loan Services, Inc., Atlanta, GA** - Order to Cease and Desist issued 12/21/2012 became final 01/24/2013.
- ♦ **Alexander Financial Group, Inc., McDonough, GA** - Order to Cease and Desist issued 12/27/2012 became final 01/29/2013.

Mortgage Loan Originator License Denials

IDNUM	NMLS#	NAME	CITY	ST	DENIED
35886	508501	William John May	Foothill Ranch	CA	01/29/2013

Fine Information

FINE REASON AND COUNT

- | | |
|--|--|
| 1 Fine for Books and Records | 23 Fines for Continuing Education Data Filed Late |
| 8 Fines for Renewal Filed Late | 1 Fine for Failure to Report Violations/Discharges |
| 1 Fine for Check Returned for Insufficient Funds | |

MORTGAGE LICENSES / REGISTRATIONS EXPIRED IN JANUARY 2013

A total of 905 licenses expired during the month, including 13 mortgage brokers, 10 mortgage lenders and 882 mortgage loan originators.

Due to the large number of license expirations in January 2013, a separate document is provided on the Department's website at: <http://dbf.georgia.gov/documents/mortgage-licenses-registrations-expired-january-2013>

MORTGAGE BROKER AND LENDER LICENSEES / REGISTRANTS REVOKED OR WITHDRAWN IN JANUARY 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN
21151	4967	LD	BNP Paribas Mortgage Corp.	New York	NY		01/23/2013
20670	1110	RD	Avelo Mortgage, LLC	Irving	TX		01/31/2013
TOTAL: 2							

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED OR WITHDRAWN IN JANUARY 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN
32380	203178	OD	Don Bartolomucci	Windermere	FL		01/03/2013
34930	912426	OD	Michael Andrew Schmit	Maitland	FL		01/08/2013
29344	67003	OD	Brian Jason Burnham	Aliso Viejo	CA		01/11/2013
31296	94845	OD	Jeffrey Louis Trout	Charlotte	NC		01/11/2013
24340	194895	OD	Donald W. Powell	Kennesaw	GA		01/23/2013
25000	183139	OD	Melissa M. Hatchett	Columbus	GA		01/23/2013
26777	7664	OD	Chau Ngoc Lam	IRVINE	CA		01/23/2013
31630	51779	OD	Joshua Kirk Erskine	San Diego	CA		01/25/2013
25251	194344	OD	Nina Eleanor Papageorge's	Dana Point	CA		01/31/2013
33021	172032	OD	JOSEPH ALAN CARBONE	St. Augustine	FL		01/31/2013
35562	905463	OD	John William Leible	Columbia	MO		01/31/2013
TOTAL: 11							



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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
20904	166493	B	Hammer Mortgage, Inc.	Snellville	GA	11/18/2005	01/18/2013
35608	184302	B	Direct Home Loans, LLC	Charlotte	NC	10/05/2012	01/18/2013
6933	169189	B	Phoenix Global Mortgage Corporation +	Atlanta	GA	06/17/1994	
23097	65716	L	MMW Holdings, LLC *	Gulf Breeze	FL	01/18/2008	
36041	324220	L	Ivy Mortgage, Inc.	Fulton	MD	01/11/2013	
36278	1008813	B	Signature Finance Co LLC	Flowery Branch	GA	01/25/2013	

TOTAL: 6

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 JANUARY 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
27178	217311	O	Jarad Brandon Brown	Savannah	GA	05/21/2010	01/04/2013
24910	255002	O	David Howes Osborn	Atlanta	GA	03/12/2010	01/11/2013
26108	192537	O	Michael Ray Randall	Toccoa	GA	05/07/2010	01/11/2013
27485	162330	O	Scott A. Campbell	Marietta	GA	05/21/2010	01/11/2013
29363	29800	O	William John Sharp	Sandy	UT	06/11/2010	01/11/2013
27484	275972	O	Bill R. Campbell	Marietta	GA	08/06/2010	01/11/2013
30495	253308	O	Thomas Modica	Miami Beach	FL	11/05/2010	01/11/2013
35037	917858	O	Ronald E. Sluder	JESUP	GA	07/13/2012	01/11/2013
35213	905748	O	Adam Duke Cardellino	Marietta	GA	08/03/2012	01/11/2013
29471	9124	O	Thomas Russell Stratman	Evansville	IN	07/09/2010	01/18/2013
29465	169263	O	Celeina Rhea Houston	Gainesville	GA	08/06/2010	01/18/2013
28910	227635	O	Lisa Ann King	Brooks	GA	09/10/2010	01/18/2013
29135	35169	O	Paul Alan Pierce	McRae	GA	09/30/2010	01/18/2013
31016	6084	O	Jason Matthew Copeland	Atlanta	GA	01/28/2011	01/18/2013
31782	326978	O	Bruce E. Wagner	Santa Ana	CA	05/06/2011	01/18/2013
26753	10008	O	Gregory Michael Ganser	Middletown	RI	05/07/2010	01/25/2013
25393	166518	O	Richard Price Hamilton	Tucker	GA	05/28/2010	01/25/2013
25407	166519	O	Andrew David Mercer	Lilburn	GA	05/28/2010	01/25/2013
29222	245969	O	Zachary Trout Vaughan	Sandy Springs	GA	07/09/2010	01/25/2013
29675	230588	O	David William Willard	Lakeview	AL	07/09/2010	01/25/2013
29512	13002	O	Anthony Robert Ditoma	ANNA	TX	07/16/2010	01/25/2013
27856	173444	O	STEVEN LAURENCE YAP	Canton	GA	07/23/2010	01/25/2013
25364	150443	O	Cheryl Ann Whitehead-Parrish	Chattanooga	TN	08/12/2010	01/25/2013
31820	174911	O	dae il yi	Duluth	GA	03/11/2011	01/25/2013
32925	169832	O	Lori Rosalie Rua	St Simons Island	GA	11/25/2011	01/25/2013
33329	38771	O	Steven Edward Medici	Anaheim Hills	CA	12/09/2011	01/25/2013
35506	931835	O	Lucas Ross Hodges	Marietta	GA	09/14/2012	01/25/2013
35728	971058	O	John Callaway Halliburton	Atlanta	GA	09/28/2012	01/25/2013
35800	395221	O	Kristin Suzanne Hawkins	Newberry	FL	10/12/2012	01/25/2013
35882	308764	O	Jason Lloyd Esposito	Boca Raton	FL	01/04/2013	
36131	308369	O	Rahsaan Malek Harding	Grand Prairie	TX	01/04/2013	
36143	638231	O	Jason Benjamin Rochefort	Brown Deer	WI	01/04/2013	
36186	552567	O	Shaun Patrick McGuire	Inver Grove Heights	MN	01/04/2013	
36217	118697	O	Anthony Cusumano	Alpharetta	GA	01/04/2013	
36221	962297	O	Leonard John Snyder	smyrna	GA	01/04/2013	
36241	930903	O	Candice Taylor Dahlberg	Riverton	UT	01/04/2013	
36243	279591	O	Ollie Jair Flanagan	Cypress	TX	01/04/2013	
36246	879960	O	Cathi Lee Woods	Willis Point	TX	01/04/2013	
36253	15735	O	Samir Abdelaziz	Acworth	GA	01/04/2013	
36254	1000852	O	Christopher Michael Graves	Gaithersburg	MD	01/04/2013	
36259	1000867	O	Benjamin Joseph Wolbert	Finksburg	MD	01/04/2013	
36265	964489	O	Eric Anthony Merrell	Woodhaven	MI	01/04/2013	
36268	90042	O	Charles Joseph Bieckert, Jr.	Pylesville	MD	01/04/2013	
36269	640487	O	Justin John Borvansky	Denver	CO	01/04/2013	
36271	299835	O	Ryan Andrew DeVault	Strongsville	OH	01/04/2013	
36272	976788	O	Geoffrey Todd Fisher	Newport	RI	01/04/2013	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN JANUARY 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36273	971721	O	Robert Hardesty Hendley	Lawrenceville	GA	01/04/2013	
36275	979973	O	Russell Herbert Sonneborn	Rocklin	CA	01/04/2013	
36276	984941	O	Lauren Ashley Wisen	Madison	OH	01/04/2013	
36283	967641	O	John Michael DePaul	Ambler	PA	01/04/2013	
36284	991622	O	Barbara L. Lane	Lithonia	GA	01/04/2013	
36298	795415	O	Lauren Patrese Jervis	Atlanta	GA	01/04/2013	
36307	872554	O	Michael Dailey Case	Knoxville	TN	01/04/2013	
36316	392022	O	Scottie Lynn Taylor	Knoxville	TN	01/04/2013	
36317	857991	O	Stephen John Veltrop, Jr.	Columbia	MO	01/04/2013	
36037	430013	O	Rodgerick Walker	Little Elm	TX	01/11/2013	
36142	929780	O	Travis Benjamin Press	Denver	CO	01/11/2013	
36157	202551	O	Carita Deshaun Bowers	Atlanta	GA	01/11/2013	
36245	659069	O	Pattie A. Wainright	Savannah	GA	01/11/2013	
36264	998367	O	Jason Floyd Lind	Salt Lake City	UT	01/11/2013	
36267	544481	O	Kathy Vitali	Woodstock	GA	01/11/2013	
36302	945819	O	Karla Janece Pereyra	Cerritos	CA	01/11/2013	
36335	506165	O	Darrell John Edquist	Alpharetta	GA	01/11/2013	
36381	552570	O	Debbie R. Brackett	Valley	AL	01/11/2013	
30468	334865	O	Dianna Jane Davenport	Brooklyn Park	MN	01/18/2013	
36179	37412	O	Jeffrey Lee Evans	Irvine	CA	01/18/2013	
36201	173816	O	Laszlo Sandor Molnar	LADERA RANCH	CA	01/18/2013	
36216	964800	O	Jonathan Brooks Clark	Russellville	AL	01/18/2013	
36219	985078	O	Faye Ann Lietz	Shelby Twp	MI	01/18/2013	
36257	957466	O	Paul Dante Moglia	Portland	OR	01/18/2013	
36258	1000855	O	Lewis Banks Winward	Hockessin	DE	01/18/2013	
36260	892330	O	Kawanna Wright	Morrisville	NC	01/18/2013	
36266	902201	O	Andrew Douglas Ouellette	Livonia	MI	01/18/2013	
36270	984838	O	Jeremy Steven Bowling	Cleveland	OH	01/18/2013	
36285	1003876	O	Scott Winslow Reinauer	Laguna Niguel	CA	01/18/2013	
36294	976019	O	Kellie Marie Parr	Winter Springs	FL	01/18/2013	
36309	964981	O	David Michael Jonas	Shawnee	KS	01/18/2013	
36310	378209	O	Michael Kennedy	Powell	OH	01/18/2013	
36311	552569	O	Jeffrey Mark Kremer	Chanhasaen	MN	01/18/2013	
36312	998912	O	Ronica An Minc	Marietta	GA	01/18/2013	
36318	984505	O	Colton Robert Weaver	Eldersburg	MD	01/18/2013	
36321	971647	O	Marianne Veronica Antonelli	Deptford	NJ	01/18/2013	
36322	1001107	O	Andrew Scott Coleman	Baltimore	MD	01/18/2013	
36323	970700	O	Brian Joseph D'Amelio	Levittown	PA	01/18/2013	
36324	993542	O	Patrick Michael Decker	Jacksonville	FL	01/18/2013	
36325	971646	O	Joseph Philip Deitch, Jr.	Horsham	PA	01/18/2013	
36328	984687	O	Brandon James Pach	Commerce	MI	01/18/2013	
36329	971276	O	Jeremy Adam Zacks	Bloomfield Hills	MI	01/18/2013	
36331	1000857	O	Jared Santinmirabile Arminger	Bethesda	MD	01/18/2013	
36334	880459	O	Matthew Louis Burke	Macomb	MI	01/18/2013	
36336	971648	O	James Joseph Maher	Glenside	PA	01/18/2013	
36337	971641	O	Roman Milo Mastrogiacomo	Marlton	NJ	01/18/2013	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN JANUARY 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36338	971642	O	Dennis James McLaughlin	Jenkintown	PA	01/18/2013	
36339	891308	O	William Robert Monette	Taylor	MI	01/18/2013	
36345	957960	O	Logan Riley Elfreich	Jacksonville	FL	01/18/2013	
36346	368012	O	Adam David French	Farmington Hills	MI	01/18/2013	
36347	954606	O	Danielle Nicole Graham	Atlantic Beach	FL	01/18/2013	
36349	964122	O	Benjamin Joseph Popp	Plymouth	MI	01/18/2013	
36350	271581	O	Glenn Steven Rosso	VA BEACH	VA	01/18/2013	
36354	363947	O	Steven Ira Abramson	Olney	MD	01/18/2013	
36355	984438	O	Thomas Daniel Casey	Clinton Twp.	MI	01/18/2013	
36357	984451	O	Amie Beth Coulter	Ferdale	MI	01/18/2013	
36359	873979	O	Deana Gay DeLaura	Flower Mound	TX	01/18/2013	
36361	997041	O	Kory Chandler Kough	Costa Mesa	CA	01/18/2013	
36363	872140	O	Steven Lawrence Ording	Detroit	MI	01/18/2013	
36364	825636	O	Derek Michael Wheeler	St Petersburg	FL	01/18/2013	
36365	1000871	O	Ryan Christopher White	Annapolis	MD	01/18/2013	
36366	403395	O	Andrew Wilson Beckett	Columbia	MO	01/18/2013	
36369	1000732	O	Thomas Martin Gill	Louisville	KY	01/18/2013	
36371	971637	O	Ricky Peou	Levittown	PA	01/18/2013	
36372	966463	O	James Randal Price	Marlton	NJ	01/18/2013	
36373	1000716	O	Matthew Lee Scrogam	Louisville	KY	01/18/2013	
36374	974120	O	Gregory Henry Steinberger	Haddonfield	NJ	01/18/2013	
36376	671930	O	Dina Jean Terilla	Berlin	NJ	01/18/2013	
36383	984999	O	Jefferey Vance Martin	Bainbridge	GA	01/18/2013	
36387	1000861	O	Christopher Michael Brinker	Columbia	MD	01/18/2013	
36389	26834	O	Thad Justin Endress	Twinsburg	OH	01/18/2013	
36395	999266	O	Nicholas Lawrence Watson	Rochester	MI	01/18/2013	
36400	197957	O	Gregory Carr	Santa Ana	CA	01/18/2013	
36402	668001	O	Richard Aaron Helali	Los Angeles	CA	01/18/2013	
36409	988963	O	Patrick George Wiggs	Hiram	GA	01/18/2013	
36413	981383	O	Carlos Antonio Almendares	Newport Beach	CA	01/18/2013	
24422	241505	O	Sherry Hale	Acworth	GA	01/25/2013	
27244	157674	O	Cynthia M. Snipes	Decatur	GA	01/25/2013	
30472	359793	O	Wendy O'Shield Lyles	Virginia Beach	VA	01/25/2013	
31100	210812	O	Mohammed Rafiquzzaman	Norcross	GA	01/25/2013	
33014	321174	O	Peter Norman Legaspi	Leawood	KS	01/25/2013	
34344	212623	O	Gil Tuinenburg	Mission Viejo	CA	01/25/2013	
36043	968326	O	Miranda Angela Burgess	LAKE HUGHES	CA	01/25/2013	
36048	872136	O	Daniel Robert Hoehn	Livonia	MI	01/25/2013	
36117	35722	O	Richard Harry Watson	Westmont	NJ	01/25/2013	
36209	8610	O	Regina Kostin	Wheeling	IL	01/25/2013	
36261	6551	O	Scott Nathan Beckwith	Alpharetta	GA	01/25/2013	
36277	984944	O	Glen Stuart Woodward	Detroit	MI	01/25/2013	
36282	981408	O	Karl Nikita Anderson	Atlanta	GA	01/25/2013	
36286	924701	O	Michael Paul Zimmerman	Chesapeake	VA	01/25/2013	
36296	319001	O	Krista Knippers Allred	Tampa	FL	01/25/2013	
36297	412407	O	Jaslin Chahal	Lawrenceville	GA	01/25/2013	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN JANUARY 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36300	981390	O	Douglas Lloyd Leeper	Olathe	KS	01/25/2013	
36301	354847	O	Christopher Jason Lewis	Canton	GA	01/25/2013	
36303	640484	O	Bridgette Althen Sweet	Denver	CO	01/25/2013	
36308	133146	O	Chad William Fleener	Charlotte	NC	01/25/2013	
36313	984508	O	David Michael Parks	Baltimore	MD	01/25/2013	
36326	872784	O	Mark Edward Dubyoski	Joppa	MD	01/25/2013	
36327	975132	O	Jared Thomas Greager	West Berlin	NJ	01/25/2013	
36332	902996	O	Mark Barry	Johns Creek	GA	01/25/2013	
36348	970440	O	Diego Lopez	Richardson	TX	01/25/2013	
36352	984900	O	Rex Everett Christner, Jr.	Denver	CO	01/25/2013	
36353	861161	O	Kareem Ayad Ghandour	Dearborn	MI	01/25/2013	
36356	970703	O	Nathaniel Cooper, Jr.	Sicklerville	NJ	01/25/2013	
36360	325581	O	Chasie Shane Jacobs	Dunn	NC	01/25/2013	
36375	980299	O	Eric Lee Stone	Jacksonville	FL	01/25/2013	
36382	206674	O	Jeffrey Dennis Buchweitz	Roswell	GA	01/25/2013	
36384	1003758	O	Michele Stewart	Canton	GA	01/25/2013	
36385	954189	O	Joshua Michael Wagner	Denver	CO	01/25/2013	
36386	56123	O	Zachary Daniel Boyle	West Babylon	NY	01/25/2013	
36388	276882	O	Thomas Wesley Culbreth	Snellville	GA	01/25/2013	
36390	902654	O	Alexander Hartley Gift	Louisville	KY	01/25/2013	
36393	621077	O	Joseph Alan Neeley	Dallas	TX	01/25/2013	
36394	893635	O	Katie Michelle Villanueva	Louisville	KY	01/25/2013	
36399	1001089	O	Jason Eric Brown	Roswell	GA	01/25/2013	
36401	64469	O	Joseph Daniel Germany	Mcdonough	GA	01/25/2013	
36407	992647	O	Philip Charles Rorabaugh	Jacksonville	FL	01/25/2013	
36412	835471	O	Uzma Jilani Afzal	Corona	CA	01/25/2013	
36415	992910	O	Theodore Alan Harkness	St.Johns	FL	01/25/2013	
36416	992649	O	Leah Marie Hatcher	Jacksonville	FL	01/25/2013	
36418	8598	O	Barbara Mary Hood	Arlington Heights	IL	01/25/2013	
36419	625368	O	Lloyd Ray Howell	Chandler	AZ	01/25/2013	
36422	1013916	O	Catherine Williams Meadows	Athens	GA	01/25/2013	
36427	891322	O	Fadey Talal Samhan	Okemos	MI	01/25/2013	
36429	975131	O	Kevin Thomas Wilson	Mount Laurel	NJ	01/25/2013	
36430	872161	O	Brian Andrew Elwood	Livonia	MI	01/25/2013	
36431	975342	O	Jamie Marie Ellison Federico	Jacksonville	FL	01/25/2013	
36434	891513	O	Kirk Robert Karem, Jr.	Waterford	MI	01/25/2013	
36435	375686	O	Lee Michael Kulick	Mission Viejo	CA	01/25/2013	
36437	973822	O	Benjamin Bayrd O'Leary	Mountain Lakes	NJ	01/25/2013	
36438	414487	O	Michelle Renee Pllum	Hoschton	GA	01/25/2013	
36440	233529	O	Victoria Lynn West	Thousand Oaks	CA	01/25/2013	
36443	924532	O	Tamara Charmaine Gillespie	Belton	MO	01/25/2013	
36446	999025	O	Jessica Lois Leskun	Detroit	MI	01/25/2013	
36448	348279	O	Jose Alvaro Antonio Monteza	Jacksonville	FL	01/25/2013	
36450	1000002	O	Joseph James Putnam	Columbia	MO	01/25/2013	
36451	848513	O	Anthony Robert Riccio, III	Irvine	CA	01/25/2013	
36452	273893	O	Raman Saggarr	San Clemente	CA	01/25/2013	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN JANUARY 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36456	1000429	O	Bert Matthew Abraham	Gainesville	GA	01/25/2013	
36458	909324	O	Charles Brainard Davis	Villa Park	CA	01/25/2013	
36459	995776	O	Lynne Smith Jones	Atlanta	GA	01/25/2013	
36460	1008021	O	Zachary Aaron Leasure	Catonsville	MD	01/25/2013	
36463	891547	O	Stacey Lynn Minard	Marysville	MI	01/25/2013	
36464	1000719	O	Greggory Martin Monroe	Louisville	KY	01/25/2013	
36465	531722	O	Marco Antonio Munoz	santa ana	CA	01/25/2013	
36466	394444	O	Nicholas Samuel Palermo	Rocky Hill	CT	01/25/2013	
36467	984909	O	Aram Faroug Shwani	glendale	AZ	01/25/2013	
36468	999233	O	William Bryant Singleton	Waterford	MI	01/25/2013	
36469	296395	O	Shawn Lee Snyder	Vernon	CT	01/25/2013	
36470	1000729	O	Katelyn Lee Spivey	Louisville	KY	01/25/2013	
36475	134462	O	David Joseph Bryce	Bear	DE	01/25/2013	
36480	1001459	O	Keith Barrett Shetler	Saint Petersburg	FL	01/25/2013	
36485	388855	O	William George Evans, Jr.	New Orleans	LA	01/25/2013	
36492	995766	O	Kirstin Elysse Nessler	Jacksonville	FL	01/25/2013	
36493	980805	O	Lorraine Ponce	Pasadena	CA	01/25/2013	
36501	1003944	O	Jeffrey James Honey	Lee's Summit	MO	01/25/2013	
36505	999298	O	Lisa Van Nguyen	Lewisville	TX	01/25/2013	
36509	966460	O	Patrick Joseph Zigler	Highwood	IL	01/25/2013	
36518	858290	O	Latisha Melinda Lezama	Dunwoody	GA	01/25/2013	
36519	767369	O	Jimmy R. Manning	Smyrna	GA	01/25/2013	
36530	995758	O	Alex Michael Curran	Jacksonville	FL	01/25/2013	
36532	379296	O	Elmer Joseph Esquibel, Jr.	Parker	CO	01/25/2013	
36534	196286	O	Kyle Chapman Howard	Queen Creek	AZ	01/25/2013	
36537	820539	O	Susanne Franklin Roman	Sun City	AZ	01/25/2013	
36538	796993	O	Benjamin Harry Shetley	Columbia	MO	01/25/2013	
36547	1001474	O	Jonathan Archie Arroyo	Tampa	FL	01/25/2013	
36550	967864	O	David Markart Erwin	Ambler	PA	01/25/2013	
36552	999407	O	Daniel Lee Herman	New Baltimore	MI	01/25/2013	
36557	937809	O	Alexandre Michael Olivera	Mission Viejo	CA	01/25/2013	
36565	970358	O	Brian Michael Dodge	Yorba Linda	CA	01/25/2013	
36569	984130	O	Jenny Alice Lee	Santa Ana	CA	01/25/2013	

TOTAL: 217

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:

Review Examiner Deborah Long – The Department received comments from a customer stating: “I would like to thank Ms. Deborah Long for assisting me in getting my branch processed and set up. Every time that I work with her she is extremely helpful and pleasant. Thank you again Ms. Long.”

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



**Georgia Department of
Banking and Finance**

2990 Brandywine Road
Suite 200
Atlanta, Georgia 30341-5565

Phone: (770) 986-1269
Fax: (770) 986-1029 or 1655

Email:
dbfmort@dbf.state.ga.us

We're on the Web!
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"

Sign-up to Receive this Publication

This monthly publication highlights topics and activities pertaining to the Department's regulation of state-licensed or registered mortgage brokers, lenders and loan originators. It is delivered to interested parties via e-mail and is also available from the Department's website at: <http://dbf.georgia.gov> under Publications, **Mortgage Summary**.

If you would like to be added to our distribution list, send an e-mail to dbfpress@dbf.state.ga.us stating your name and e-mail address. Please be sure to include "**Subscribe to Monthly Mortgage Summary**" in the Subject line.

