

Monthly Mortgage Summary



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

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Mortgage Call Report Reminder

This is a reminder that the Mortgage Call Report ("MCR") required by O.C.G.A. Section 7-1-1004.1 is due within 45 days of the end of every calendar quarter. **First quarter data (January 1 – March 31, 2012) must be filed through the NMLSR by May 15, 2012.**

Companies that fail to file quarterly MCRs prior to the deadline will be assessed a fine and may subject their Georgia license to revocation. Any outstanding fines owed to the Department must be paid through its secure website at:

<https://bkgfin.dbf.state.ga.us/MortgageDocs/MtgFinePay.html>.

For more information about the requirements surrounding the MCR, please refer to the NMLSR website at:

<http://mortgage.nationwidelicingsystem.org/slr/common/mcr/Pages/default.aspx>.

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

NDFI Outreach

AND UPCOMING SPEAKING ENGAGEMENTS

- ❖ Deputy Commissioner for Non-Depository Financial Institutions Rod Carnes will be speaking to the National Association of Hispanics Real Estate Professionals - Atlanta Chapter on Tuesday, April 24th at the Holiday Inn Atlanta-Perimeter/Dunwoody.

"Safeguarding Georgia's Financial Services"

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN MARCH 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
24431	216223	O	Joseph Raphael Jimenez	Bufurd	GA	04/09/2010	03/02/2012
29960	27951	O	Kevin Sean Byrum	Clinton Township	MI	09/30/2010	03/02/2012
26578	248341	O	Kimberly Moree LeBlanc	Loganville	GA	05/07/2010	03/09/2012
25845	237993	O	Patricia P Tatom	Savannah	GA	05/14/2010	03/09/2012
27270	149253	O	Tammy McBride Aiken	Evans	GA	05/21/2010	03/09/2012
27439	277990	O	Charles David Payne	Palmetto	GA	05/21/2010	03/09/2012
28667	217866	O	Cheryl Carter	Atlanta	GA	07/02/2010	03/09/2012
27440	277997	O	Pina Maria Payne	Palmetto	GA	07/23/2010	03/09/2012
30809	373595	O	Andre Pacheco	Brea	CA	12/03/2010	03/09/2012
32062	336115	O	Brandon Edward Baldyga	Newport	RI	04/15/2011	03/09/2012
32744	292461	O	Jana Carol Books	Richmond Hill	GA	09/09/2011	03/09/2012
31189	371005	O	William Robert Gilchrist Jr	Jacksonville	FL	01/21/2011	03/16/2012
25543	6158	O	Douglas Nelson Bragg	Atlanta	GA	04/23/2010	03/23/2012
24933	157188	O	Kelly Rene Kahler	Conyers	GA	05/21/2010	03/23/2012
24633	139586	O	John James Rush Jr.	Warrington	PA	06/18/2010	03/23/2012
29203	141376	O	Kevin Oleary	Pineville	NC	08/27/2010	03/23/2012
30969	184164	O	Peter Friedlander Orman	West Bloomfield	MI	12/10/2010	03/23/2012
32131	348609	O	Joseph Gregory Perry	Atlanta	GA	05/20/2011	03/30/2012
28027	270952	O	Vincent ward Turley	Cumming	GA	03/02/2012	
30581	251951	O	John Preston Wolcott	Costa Mesa	CA	03/02/2012	
33391	356486	O	Richard Miles Guthridge III	Mission Viejo	CA	03/02/2012	
33682	247670	O	Thomas Brennen Spence	Louisville	KY	03/02/2012	
33703	847863	O	Scott David Sorenson	Detroit	MI	03/02/2012	
33797	847892	O	Colin Jeffrey McNulty	Cleveland Heights	OH	03/02/2012	
33798	259872	O	Thomas M Peterson	Mission Viejo	CA	03/02/2012	
33802	506628	O	Marcia D. Feisler	Woodstock	GA	03/02/2012	
33804	862948	O	Alan Robert May	Ellijay	GA	03/02/2012	
33820	658940	O	Carol M Kall	St Simons Island	GA	03/02/2012	
33827	870545	O	Brooke Candice Fozzard	South Ogden	UT	03/02/2012	
33837	389606	O	Lowell Maxwell Guida	Sewell	NJ	03/02/2012	
33838	842126	O	Ivette Cecilia Perez	Hialeah	FL	03/02/2012	
33841	861692	O	Kevin William Halladay	Rochester Hills	MI	03/02/2012	
33632	398872	O	Heather Elizabeth Samuels	Dallas	TX	03/09/2012	
33635	188801	O	Ronald Lambert Bocus	Columbia	MD	03/09/2012	
33642	838699	O	Krisanu Mukherjee	Detroit	MI	03/09/2012	
33651	847794	O	Tamer Ali Adman	Macomb	MI	03/09/2012	
33656	248074	O	Charles Erik Dixon Mr.	Acworth	GA	03/09/2012	
33699	7473	O	Michael Phillip O'Donnell	Marlton	NJ	03/09/2012	
33721	839934	O	Joseph Micah Addington	Alpharetta	GA	03/09/2012	
33738	324299	O	james berdet eyraud	jacksonville	FL	03/09/2012	
33800	659087	O	Pamela R Wright	Cumming	GA	03/09/2012	
33801	485883	O	Daniel H Aiken	Fayetteville	GA	03/09/2012	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN MARCH 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33835	366957	O	James Christopher Foyles	Garner	NC	03/09/2012	
33842	26166	O	Colleen Andrassy Kutz	Royal Oak	MI	03/09/2012	
33844	852034	O	Daniel Abraham O'Keefe	Ashburn	VA	03/09/2012	
33846	858891	O	Derek Levi Scarborough	Atlanta	GA	03/09/2012	
33847	659061	O	Mary Kathryn Wynn Taylor	Waycross	GA	03/09/2012	
33848	843872	O	Jeffrey Michael Broussard	St. Johns	FL	03/09/2012	
33851	194615	O	Michael Albert Powell	Springville	UT	03/09/2012	
33852	545248	O	JENNIFER SUMMERS	Loganville	GA	03/09/2012	
33853	64492	O	Jeffrey Mark Schenk	Maple Shade	NJ	03/09/2012	
33854	277657	O	Keith Collins Black	Cherry Hill	NJ	03/09/2012	
33857	393199	O	Michael Nathaniel Dame	South Jordan	UT	03/09/2012	
33860	762089	O	Jamie Leigh Gambino	Denton	TX	03/09/2012	
33861	342241	O	Tyler Martin Leahy	Middletown	RI	03/09/2012	
33865	689415	O	Brian Craig Baxter	Laurel	MD	03/09/2012	
33867	501861	O	Scott Gregory Herold	Frederick	MD	03/09/2012	
33869	333775	O	Shaun Michael McStravick	west chester	PA	03/09/2012	
33870	571307	O	Erin Kathleen Moitoza	Middletown	RI	03/09/2012	
33882	849761	O	William Joel Cox	Lewisville	TX	03/09/2012	
33884	188448	O	Marla Guillaume	Louisville	KY	03/09/2012	
33893	861707	O	Christian Davis McEntire	Medina	OH	03/09/2012	
33895	267239	O	Denise Duran Rodnick	West Bloomfield	MI	03/09/2012	
33896	861711	O	Derek Ian Roode	Sheffield Lake	OH	03/09/2012	
33897	813605	O	Audrey Jade Selburn	Harper Woods	MI	03/09/2012	
33904	222670	O	Leigh M. Ross	Acworth	GA	03/09/2012	
33916	861690	O	James Richard Crombez	Rochester	MI	03/09/2012	
33917	778008	O	Nykel Julia Dix	Detroit	MI	03/09/2012	
33918	838734	O	Brian Thomas Finland	Glendale	AZ	03/09/2012	
33919	297919	O	Patrick O'Shaughnessy Flanner	Harrisonville	MO	03/09/2012	
33922	869023	O	John Stavros Liadakis	Baltimore	MD	03/09/2012	
33924	502382	O	Lynnette Marie Coduto	Lake in the Hills	IL	03/09/2012	
33940	385803	O	John Patrick Kinville	Northville	MI	03/09/2012	
33941	27548	O	Scott Michael Marks	Linden	MI	03/09/2012	
33942	333405	O	Gary Ray Springer Jr	Grain Valley	MO	03/09/2012	
33953	838707	O	Kevin James Ruzyllo	Northville	MI	03/09/2012	
32419	96978	O	Michael Joseph Zezima	Levittown	NY	03/16/2012	
33432	19651	O	Jonathan Edward Hassler	Frisco	TX	03/16/2012	
33614	26898	O	John Eric Brevik II	White Lake	MI	03/16/2012	
33716	80426	O	Bernice Lee Pace	Newnan	GA	03/16/2012	
33759	838609	O	Bridget Leah Vesely	Des Moines	IA	03/16/2012	
33787	160306	O	stanley jason smith	Charlotte	NC	03/16/2012	
33788	157162	O	Joseph Eric Fairchild	Marietta	GA	03/16/2012	
33830	23541	O	Neal Richard Ferestien	Foxboro	MA	03/16/2012	

**MORTGAGE LOAN ORIGINATOR LICENSEES
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GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33868	861705	O	James Stefanos Kavourias	North Royalton	OH	03/16/2012	
33925	225250	O	James Oliver	Elgin	SC	03/16/2012	
33926	857249	O	Darrell Glen Park	Mansfield	TX	03/16/2012	
33932	860864	O	Randall Lee Gaumer	Jacksonville	FL	03/16/2012	
33934	27482	O	Thomas Clark Mackey	Commerce Township	MI	03/16/2012	
33935	13306	O	George Francis McLaughlin III	Mansfield	MA	03/16/2012	
33936	874421	O	Chris Allen Singleton	Dallas	GA	03/16/2012	
33952	658960	O	Cynthia Ann Meade	Lawrenceville	GA	03/16/2012	
25902	216834	O	Alan Paul Gibson	Barrington	NJ	03/23/2012	
29810	305347	O	Wayne Leon Owens	Atlanta	GA	03/23/2012	
33035	782193	O	Bruce O'Keith Turner	Fort Worth	TX	03/23/2012	
33643	219606	O	CHAU BICH PHAN	LILBURN	GA	03/23/2012	
33757	174404	O	Kenneth Andre Jones	Marieta	GA	03/23/2012	
33760	831745	O	Marvetta Antoinette Walker	Lithia Springs	GA	03/23/2012	
33774	795348	O	Matthew James Neumeyer	Atlanta	GA	03/23/2012	
33775	716452	O	Svetlana Romanova	Pompano Beach	FL	03/23/2012	
33783	847174	O	Kayla Nicole Amos	Jackson	GA	03/23/2012	
33785	811177	O	Mark Christian Manzo	Manassas	VA	03/23/2012	
33786	808423	O	Anna Kristine Schneider	Dallas	TX	03/23/2012	
33843	397635	O	Nicholas J Nappi	Phoenix	AZ	03/23/2012	
33850	859057	O	Anthony Y Kwan	Roseville	CA	03/23/2012	
33859	5431	O	Timothy Joseph France	Wildwood	NJ	03/23/2012	
33885	878456	O	James Collins Highsmith	Commerce	GA	03/23/2012	
33886	621650	O	Jennifer Lynn Lewis	Plano	TX	03/23/2012	
33887	762102	O	Danny Lee Mesa	Denton	TX	03/23/2012	
33894	860868	O	Patrick Karl Moore	Alpharetta	GA	03/23/2012	
33905	870587	O	Spencer Robert Sundahl	Elmhurst	IL	03/23/2012	
33920	658884	O	Darlene S. Howel	Atlanta	GA	03/23/2012	
33928	212057	O	Galina Sapova	Alpharetta	GA	03/23/2012	
33933	872269	O	Alicia Elizabeth Lazzaro	Newport Beach	CA	03/23/2012	
33955	500191	O	Douglas Bruce White	Tabernacle	NJ	03/23/2012	
33961	881987	O	Anthony Buelna	Orange	CA	03/23/2012	
33962	854837	O	Caroline Vanderslice Demers	Dallas	TX	03/23/2012	
33964	846117	O	Jeffrey LaBelle Lee	Lehi	UT	03/23/2012	
33967	860645	O	Erich David Sartor	Columbia	MO	03/23/2012	
33974	184554	O	Adam Peters Gusich	Hudson	OH	03/23/2012	
33976	853922	O	Charles Norton Kellogg	Westerly	RI	03/23/2012	
33978	108955	O	Robert Joseph McFetridge	Thorofare	NJ	03/23/2012	
33980	847859	O	Stephen Joseph Schloemer	Warren	MI	03/23/2012	
33981	861728	O	Kyle James St John	Scottsdale	AZ	03/23/2012	
33983	847924	O	Shawn Lamont Wilkerson Sr	Goodyear	AZ	03/23/2012	
33991	877318	O	Conrad William Beckman II	Atlanta	GA	03/23/2012	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN MARCH 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33994	859992	O	Andrew Dayton Mogg	Davison	MI	03/23/2012	
33996	424733	O	Heather Rose Samet	Novi	MI	03/23/2012	
33999	719301	O	Susan Stabell Nemec	Wilmington	NC	03/23/2012	
34032	827247	O	Melissa Ann Christian	McDonough	GA	03/23/2012	
34035	838669	O	Jeffrey David Flora	Northville	MI	03/23/2012	
34036	827289	O	Andrew Michael Johnson	Murray	UT	03/23/2012	
34037	847841	O	James Benedict McDade III	St. Clair Shores	MI	03/23/2012	
34040	173049	O	Gregory Soverel Moore	HUNTINGTON BEACH	CA	03/23/2012	
34056	871685	O	Ryan Michael York	Clinton Township	MI	03/23/2012	
33627	388213	O	Petros Okbamichael	Stone Mountain	GA	03/30/2012	
33831	829318	O	Michael Eugene Sosebee	Gardner	KS	03/30/2012	
33864	867588	O	Michael Timothy Adams	Tega Cay	SC	03/30/2012	
33888	4330	O	Kenneth Ahrens	Floyds Knobs	IN	03/30/2012	
33965	871556	O	Garrett Lee McCargar	Costa Mesa	CA	03/30/2012	
33977	100057	O	Michael Glen Mangum	Monroe	NC	03/30/2012	
33979	146600	O	Adam James Poterek	Chesterfield	MI	03/30/2012	
33982	775939	O	Jeremy Clark Van Deventer	Lee's Summit	MO	03/30/2012	
33984	849245	O	Chad Eric Wise	Atlanta	GA	03/30/2012	
33992	186393	O	Kimberly Inez Hoffman	Atlanta	GA	03/30/2012	
33995	150709	O	Patti Denise Pate-Schnure	Acworth	GA	03/30/2012	
33997	861158	O	Lia Cathryn Floreno	Shelby Twp.	MI	03/30/2012	
33998	488386	O	Ivan Hernandez	Los Angeles	CA	03/30/2012	
34000	838713	O	Ronald Anthony Sneller Jr.	Ferndale	MI	03/30/2012	
34004	832728	O	Kerri Valentine Archer	Knoxville	TN	03/30/2012	
34005	658809	O	Stewart B Blodgett III	Lawrenceville	GA	03/30/2012	
34008	251675	O	Ronald Durald Garrett	Palisade	NJ	03/30/2012	
34009	832135	O	Justin William Joiner Mr	Kingsland	GA	03/30/2012	
34010	319934	O	James Russell Lowell III	newport Beach	CA	03/30/2012	
34011	862339	O	Mutampuka Mathews Musonda	Dallas	TX	03/30/2012	
34012	247940	O	Terrence Perry	WESLEY CHAPEL	FL	03/30/2012	
34021	851065	O	Steven Mark Alhadeff	Roswell	GA	03/30/2012	
34025	506584	O	Archibald Donaldson Kennedy	Atlanta	GA	03/30/2012	
34027	352626	O	Nicholas Compton LaFerriere	Louisville	KY	03/30/2012	
34064	882284	O	Cornell Pinson Jr.	Lawrenceville	GA	03/30/2012	
34066	882661	O	Kevin Michael Ripley	Woodstock	GA	03/30/2012	
34068	885175	O	Bradley James Weissgerber	Davison	MI	03/30/2012	

TOTAL: 162

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
5892	163853	B	Metro Brokers Financial, Inc.	ATLANTA	GA	06/24/1993	03/30/2012
33762	874637	B	Arkrigh Financial Services, LLC	ALPHARETTA	GA	03/09/2012	
33761	41105	B	Premier Lending, LLC	METAIRIE	LA	03/16/2012	
33765	876293	B	Premier Reverse Mortgage, LLC	ATLANTA	GA	03/23/2012	
16552	2143	L	ARK-LA-TEX Financial Services, LLC	PLANO	TX	07/06/2001	03/16/2012
19895	94915	L	United Security Financial, Inc.	MURRAY	UT	12/10/2004	03/16/2012
20672	70876	L	Assurance Financial Group, LLC *	BATON ROUGE	LA	08/19/2005	
29287	244319	L	iGate Global Solutions Limited	FREMONT	CA	03/02/2012	
33724	2192	L	Diamond Funding Corporation	MILFORD	MA	03/16/2012	
33540	7706	L	Maverick Funding Corp.	PARSIPPANY	NJ	03/23/2012	
33585	3148	L	Republic Mortgage Home Loans, LLC	MURRAY	UT	03/23/2012	
33634	846704	L	Roosevelt Depositor, LLC	NEW YORK	NY	03/30/2012	

TOTAL: 12

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

Fine Information

Information regarding fines assessed against a specific licensee for which there is no pending administrative action is available on an individual licensee basis by submitting a written request to the following e-mail address: dbfmort@dbf.state.ga.us

FINE REASON AND COUNT

- 3 Fines for Advertising
- 1 Fine for Doing Business w/ Unlicensed Entity
- 5 Fines for Acquisition of 25% ownership w/o approval
- 54 Fines for Failure to remit GRMA fees / report
- 3 Fines for Continuing Education Data Filed Late
- 4 Fines for Changes in Management

**MORTGAGE LOAN ORIGINATOR LICENSEES
REVOKED, WITHDRAWN OR EXPIRED IN MARCH 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	EXPIRED
27347	210496	OD	Yhaimar Arizaleta-Rojas	Suwanee	GA	03/13/2012		
28977	271903	OD	Sarah Miley	Savannah	GA	03/13/2012		
25177	250082	OD	Christopher Minh Tran	Irvine	CA		03/01/2012	
29831	186925	OD	Jerry Ray Kensinger Jr.	Harrisburg	PA		03/01/2012	
29553	301991	OD	Francisco Gonzalez	Fullerton	CA		03/02/2012	
32002	257430	OD	Gregory William Priede	Pinckney	MI		03/08/2012	
32617	713777	OD	Jonathan David Pape	Wixom	MI		03/08/2012	
25116	58411	OD	Peter Nenad Sokolovic	Phoenix	AZ		03/29/2012	
30574	142349	OD	Carolyn Joy Messina	Fairfield	NJ		03/29/2012	
32110	198627	OD	Damjan Suvaka	Royal Oak	MI		03/29/2012	
32144	380199	OD	Shawn Michael Courter	Raymore	MO		03/29/2012	
33195	493329	OD	Eric Tyrone Dorsey	Royal Oak	MI		03/29/2012	
33252	584251	OD	Adam David Puhly	Grosse Pointe Park	MI		03/29/2012	
33410	826556	OD	Keyon Lamont Grayer	Ann Arbor	MI		03/29/2012	
33419	820927	OD	Jennifer Marie June Caplinger	Indianapolis	IN		03/29/2012	
33434	713760	OD	Adam Frederic Kenny	New Hudson	MI		03/29/2012	
31551	24798	OD	Kevin Michael Vanic	West Chester	PA			03/01/2012
32359	148730	OD	Chelsea Shannon Rousseau	Slatersville	RI			03/01/2012
25025	245619	OD	Teresa Hubbard Partain	Roswell	GA			03/02/2012
24395	227038	OD	Kyongpil Jeong	Suwanee	GA			03/08/2012
25673	155641	OD	Susan K Irwin	Canton	GA			03/08/2012
25962	205775	OD	Hubert Twum-Barima	Atlanta	GA			03/08/2012
26486	269753	OD	Abida Mumtaz	Alpharetta	GA			03/08/2012
27200	70311	OD	Cynthia Renee Leonard	Alpharetta	GA			03/08/2012
28339	173867	OD	Chad Michael Seeling	doylestown	OH			03/08/2012
29537	260957	OD	William James Noda	Frisco	TX			03/08/2012
29650	275147	OD	Ruth Wathen	Cumming	GA			03/08/2012
30900	292399	OD	Chet Firth Gatoo	Westlake	OH			03/08/2012
31055	376245	OD	Regina Ann Andrukat	Sharpsburg	GA			03/08/2012

TOTAL: 29

OFFICE CLOSING

This is a reminder that the Department will be closed on **Monday, April 23rd**
for Confederate Memorial Day.

**MORTGAGE BROKER AND LENDER LICENSEES / REGISTRANTS
WITHDRAWN OR EXPIRED IN MARCH 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	WITHDRAWN	EXPIRED
23870	127152	LD	American Home Mortgage Lending Solutions, Inc.	COPPELL	TX	03/01/2012	
32331	1662	LD	Litton Loan Servicing, LP	West Palm Beach	FL	03/02/2012	
22399	149531	BD	First Atlanta Mortgage, Inc.	STONE MOUNTAIN	GA	03/27/2012	
13589	158269	BD	Magnolia Financial Services, Inc.	ATLANTA	GA	03/30/2012	
31854	377930	LD	WFRBD, LLC	DES MOINES	IA	03/30/2012	
19392	171105	BD	Rock of Ages International Enterprises, Inc.	SUWANEE	GA		03/06/2012

TOTAL: 6

CUSTOMER SERVICE STARS FOR THE MONTH OF MARCH

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 Mortgage Examiner Andy Reid and Review Examiner Deborah Long – The Department received comments from two different customers stating: “I have always received great support from all members of your team. Andy Reid and Deborah Long always go above and beyond.” and “I truly appreciated the Welcome Call by Andy Reid after our company was initially approved. Pointing out some of the most important requirements was a good reminder to us.”

Senior Mortgage Examiner Bob Bauguss – The Department received comments from a customer stating: “Bob Bauguss was very helpful, courteous, and knowledgeable in assisting me with MLO applications.”

Director for Non-Depository Financial Institutions Felicia Faison-Holmes – The Department received comments from a customer stating: “The conduct of the clerical staff was timely and above reproach. However, most of our dealings were primarily with Mrs. Felicia Holmes and although her position was not always according to our preferences, we found her treatment of our dealings with the GA DBF to be consistent, fair, and reasonable.”

Supervisory Manager—Licensing Janet Anderson – The Department received comments about Janet from two different customers stating: “I spoke with Janet Anderson and she was very helpful. She returned emails quickly and was a wonderful help to me.” and “I would like to commend Mrs. Anderson. She has gone out of her way to assist me to solve any problems I may have had in the past.”

Supervisory Manager—Regulation Betty Thomas – The Department received comments from a customer stating: “Betty Thomas was very attentive and helpful when I needed to resolve minor issues pertaining my license.”

**CONGRATULATIONS AND GREAT JOB TO THIS MONTH’S
CUSTOMER SERVICE STARS!!**



**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"

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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**.

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