



Monthly Mortgage Summary

NEW HOME

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

Inside this Issue:

2013 License / Registration Renewal Reminders <i>(continued)</i>	2
List of 2013 Licensees / Registrants Renewed to Date	2
2013 State Holiday	3
Administrative Actions	4
Fine Information	4
Licenses Revoked, Withdrawn or Expired	4
Licenses Approved or Reinstated	6
Contact Information	11

2013 License / Registration Renewal Reminders

The 2013 license/registration renewal period for existing mortgage brokers/processors, mortgage lenders, and mortgage loan originators began on November 1, 2012.

Important Reminders for All Existing Licensees/Registrants:

- ◆ Mortgage lenders, mortgage brokers, and mortgage loan originators seeking to renew their licenses/registrations for calendar year 2013 must do so by making applications on the NMLSR. Licensees/registrants that **DO NOT** plan to renew their existing Georgia license or registration can indicate this decision from the Renewals Tab once they have logged in to the NMLSR.
- ◆ **The deadline for renewal submission without incurring a late fee was Saturday, December 1, 2012.** Licensees/registrants making renewal applications after this date owe late renewal fees to the Department. Late fees and any outstanding fines owed to the Department must be paid through our secure website at: <https://bkgfin.dbf.state.ga.us/MortgageDocs/MtgFinePay.html> before the renewal can be approved.

Important Reminders for Mortgage Brokers/Processors and Mortgage Loan Originators:

- ◆ **Continuing Education:** Mortgage brokers and mortgage loan originators that did not complete pre-licensing education in 2012 must obtain eight (8) hours of CE during calendar year 2012. Failure to obtain the appropriate continuing education hours prior to November 1, 2012, will result in the assessment of late CE fees by the Department.
- ◆ **Mortgage loan originators who submit a renewal but do not have a current sponsor will not have their renewal application approved.** Mortgage loan originators must have a sponsor to be in an approved status.

Any questions about mortgage renewal process should be sent to the Department by e-mail to renewal@dbf.state.ga.us.

(Continued on page 2)

2013 License / Registration Renewal Reminders

(Continued from page 1)

THERE WILL BE NO LICENSE/REGISTRATION REINSTATEMENT PERIOD AFTER DECEMBER 31, 2012.

If a mortgage licensee/registrant has not filed an application for renewal by December 31, 2012, the license/registration will expire by operation of law effective January 1, 2013. Should this occur, a mortgage loan originator with an expired Georgia license may not engage in any mortgage loan originator activities unless and until such time as a new application for licensure is made **and** granted by the Department. Similarly, a mortgage broker or mortgage lender with an expired license/registration may not conduct licensed mortgage activity—nor may any of the mortgage loan originators employed by them do so on their behalf—unless and until such time as the mortgage broker or mortgage lender again becomes properly licensed/registered.

List of 2013 Licensees / Registrants Renewed to Date

A current listing of Georgia mortgage licenses/registrations that have been renewed for the 2013 licensing period can be found on the Department's website from:

<http://dbf.georgia.gov/documents/2013-georgia-mortgage-licenses-registrations-renewed>

This file (in Microsoft Excel format) will be updated on a weekly basis and reflects renewal of licenses/registrations that were in an approved status prior to November 1, 2012.

COMMONLY USED ACRONYMS

CE — Continuing Education

Department — Georgia Department of Banking and Finance

GRMA — Georgia Residential Mortgage Act

MLO — Mortgage Loan Originator

NMLS or NMLSR — Nationwide Mortgage Licensing System & Registry

2013 State Holidays

In accordance with O.C.G.A. § 1-4-1, Governor Nathan Deal proclaimed the following dates in 2013 as public and legal state holidays when the Capitol and all State agencies will be closed:

Holiday Name	Date Observed
New Years Day 2013	January 1st – Tuesday
Robert E. Lee's Birthday	January 19 th – Saturday Will be observed on Friday, November 29 th
Martin Luther King Jr.'s Birthday	January 21 st – Monday
Washington's Birthday	February 18 th - Monday Will be observed on Tuesday, December 24 th
Confederate Memorial Day	April 22 nd – Monday
Memorial Day	May 27 th – Monday
Independence Day	July 4 th – Thursday
Labor Day	September 2 nd – Monday
Columbus Day	October 14 th – Monday
Veterans' Day	November 11 th – Monday
Thanksgiving Day	November 28 th – Thursday Lee's Birthday will be observed on Friday, November 29 th
Christmas Day	December 25 th – Wednesday Washington's Birthday will be observed on Tuesday, December 24 th



DBF Holiday Hours

The offices of the Department of Banking and Finance will be closed on Monday, December 24th and Tuesday, December 25th in observance of State holidays. Our offices will also be closed on Tuesday, January 1st for New Year's Day.

The Department wishes you and your family a wonderful Holiday Season!!

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final

- ♦ **International Credit Consultants, Norcross, GA** - Order to Cease and Desist issued 09/27/2012 became final 11/26/2012.
- ♦ **Mortgage Reduction Man, LLC, Fayetteville, GA** - Order to Cease and Desist issued 10/16/2012 became final 11/20/2012.
- ♦ **Protection Law Center, LLC, Oakland Park, FL** - Order to Cease and Desist issued 10/01/2012 became final 11/26/2012.
- ♦ **Santillan, Genaro, d/b/a G. Home Savers, Gainesville, GA** - Order to Cease and Desist issued 10/24/2012 became final 11/27/2012

Fine Information

FINE REASON AND COUNT

- | | |
|---|--|
| 1 Fine for Books and Records | 1 Fine for Failure to Perform Background Check |
| 1 Fine for Employment of a Felon | 1 Fine for Advertising |
| 77 Fines for Continuing Education Data Filed Late | |

MORTGAGE BROKER AND LENDER LICENSEES / REGISTRANTS REVOKED OR WITHDRAWN IN NOVEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN
22977	150820	BD	1st Crown Mortgage and Finance Co., Inc.	Marietta	GA		11/02/2012
19395	169783	BD	Quality First Mortgage, Inc.	Cumming	GA		11/07/2012
12317	67273	BD	Maxim Capital, Inc.	Doraville	GA		11/08/2012
27598	244515	BD	American Executive Marketing Group, LLC	Boca Raton	FL		11/30/2012
11575	51398	LD	Cimarron Mortgage Company	Jackson	MS		11/30/2012

TOTAL: 5

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED OR WITHDRAWN IN NOVEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN
24389	196924	OD	Sandra Ann Densborn	Fishers	IN		11/02/2012
29756	302121	OD	Benjamin David Thomas	Louisville	KY		11/02/2012
33793	146806	OD	David Edward Zopf, Jr.	Brentwood	TN		11/02/2012
31447	316776	OD	Kristopher Eben Edewaard	Jacksonville	FL		11/05/2012
31604	375836	OD	Jeremy Adam Martin	Jacksonville	FL		11/05/2012
32223	179075	OD	JONATHAN TRENT MILLER	Mount Laurel	NJ		11/05/2012
28435	18164	OD	Amee Marie Haskins	Jacksonville	FL		11/06/2012
31583	247086	OD	PHEOBE MARIA BROWN	Savanah	GA		11/06/2012
31836	392837	OD	Terrence Richard Ferrante	Phoenix	AZ		11/08/2012
33565	825672	OD	Michael Patros Bahoura	Shelby Twp	MI		11/08/2012
24344	206678	OD	Howard F. Wilkison, III	Marietta	GA		11/13/2012
28102	29952	OD	Ronald James O'Connor	Redford	MI		11/13/2012
32080	168465	OD	Deborah Jean Freeman	Marlton	NJ		11/13/2012
27044	221374	OD	Lester Wayne Baker	Villa Rica	GA		11/15/2012
33704	847864	OD	Joseph Thomas Stanton	Clare	MI		11/15/2012
34286	813614	OD	Jonathan Michael Solace	Dearborn Heights	MI		11/15/2012
35030	713799	OD	Michael Gordon McDonald	Scottsdale	AZ		11/15/2012
33260	774915	OD	Leilani Tamara Lawrence	Inkster	MI		11/19/2012
35357	847814	OD	Dylan Jeffery Feamster	Lincoln Park	MI		11/19/2012
33147	813592	OD	Michael Charles Minear	Livonia	MI		11/26/2012
34111	861727	OD	Glenn Thomas Shanahan	Scottsdale	AZ		11/26/2012
27277	4285	OD	Robert Shane Reid	Lewisville	TX		11/29/2012
28407	18361	OD	Jeffrey Lynn Bangerter	Orangevale	CA		11/29/2012
29126	98821	OD	John T. Calk	Lake Forest	IL		11/29/2012
32630	586003	OD	Claudio F. Carvalho, Jr.	FRISCO	TX		11/30/2012
35390	785032	OD	Joli DeAnne Lyon	Newnan	GA		11/30/2012

TOTAL: 26

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 NOVEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
31090	188062	O	Lindsay Erin Musselman	Durham	NC	01/14/2011	11/03/2012
31540	393884	O	Benjamin Douglas Fields	Louisville	KY	02/25/2011	11/03/2012
25349	133749	O	Joshua Michael Brnich	Blue Bell	PA	07/16/2010	11/16/2012
29626	138269	O	Douglas Geist	Warren	NJ	07/09/2010	11/23/2012
29180	183765	O	Brandon Scott Park	Chattanooga	TN	06/11/2010	11/30/2012
28501	217981	O	Rickie L. Williams	conyers	GA	11/02/2012	
29050	166815	O	James A. Hinden	Woodstock	GA	11/02/2012	
35500	27552	O	Brad Aaron Rogers	Troy	MI	11/02/2012	
35615	938930	O	Kassim Mohamed Saleh	Dearborn	MI	11/02/2012	
35663	785035	O	Elda P. Bonilla de Serratos	Schaumburg	IL	11/02/2012	
35664	303592	O	Patricia Ann Brown	SNELLVILLE	GA	11/02/2012	
35696	368208	O	Robert Michael Sawruk	Chicago	IL	11/02/2012	
35698	207924	O	Kari Lynn Szelich	Alpharetta	GA	11/02/2012	
35708	6175	O	Jon Michael Shibley	Roswell	GA	11/02/2012	
35733	364050	O	Patrick Michael Ruffner	CHICAGO	IL	11/02/2012	
35747	157908	O	Ricky Bill Wilson	Griffin	GA	11/02/2012	
35781	938866	O	Sean Michael-Bryon Klug	Wyoming	MI	11/02/2012	
35796	221038	O	Michael Gene Bolton	Allen	TX	11/02/2012	
35811	945796	O	Diane Jackson	Garden Grove	CA	11/02/2012	
35824	944545	O	Mario Timothee Gallagher	Philadelphia	PA	11/02/2012	
35843	70281	O	Kim Evans	Raleigh	NC	11/02/2012	
35853	774966	O	Benjamin Ross Lockwood	Detroit	MI	11/02/2012	
35854	940852	O	Robert Scott McIntyre	Delran	NJ	11/02/2012	
35857	976543	O	Christina Thur Tribble	Laurel	MD	11/02/2012	
35872	198694	O	Mindy Lynette Lees	Pleasant Hill	MO	11/02/2012	
35881	940856	O	James Edward Devaney	Jacksonville	FL	11/02/2012	
35883	113944	O	Lance Charles Farr	pleasant ridge	MI	11/02/2012	
35888	851429	O	John Michael Vartanian	Ladera Ranch	CA	11/02/2012	
35889	961403	O	Carol Denise Wilson	Riverdale	GA	11/02/2012	
35892	860563	O	Ali Ayman Bazzi	Dearborn	MI	11/02/2012	
35898	485923	O	Kelly Lynne Rhynehart	New Windsor	NY	11/02/2012	
35900	941103	O	Joshua Trevor Smith	Cumming	GA	11/02/2012	
35901	924151	O	Daniel John Toomey	Lumberton	NJ	11/02/2012	
35904	385641	O	Tommy Brian Griffith	Whitwell	TN	11/02/2012	
35907	29970	O	Daniel John Marderosian, Jr.	Avon	OH	11/02/2012	
35909	950230	O	Terry Gall Pritchett	Carrollton	TX	11/02/2012	
35910	825454	O	Thomas James Ricci	Northlake	TX	11/02/2012	
35911	958709	O	Isaac Douglas Tingey	Kaysville	UT	11/02/2012	
35914	177231	O	Joseph Michael Bell	Sanford	NC	11/02/2012	
35915	278367	O	Charles William Bradshaw	Colorado City	AZ	11/02/2012	
35916	943735	O	Michael Thomas Meehan	Barrington	RI	11/02/2012	
35917	198706	O	Sandra Lyn Smith	Kansas City	MO	11/02/2012	
35918	342058	O	Ashleigh Lei Sumner	Lenexa	KS	11/02/2012	
35920	378267	O	Wilson Martin Wareing	Maitland	FL	11/02/2012	
35924	206863	O	Harry Deen Brannen, Sr.	Woodstock	GA	11/02/2012	
35925	938859	O	Garrett Thomas Henry	Solon	OH	11/02/2012	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN NOVEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35927	455289	O	Keith Todd Savage	Ooltewah	TN	11/02/2012	
35928	926723	O	Elijah Clayton Williams	Livonia	MI	11/02/2012	
35936	131826	O	Lindsay Evan Gross	Franklin	MI	11/02/2012	
35937	967042	O	Leo Helfer	Camby	IN	11/02/2012	
35938	967025	O	Shelby Rene Ross	Indianapolis	IN	11/02/2012	
35939	840146	O	Richard Paul Saraullo	Timonium	MD	11/02/2012	
35944	791131	O	Jason Khanh Bui	Westminster	CA	11/02/2012	
35945	948432	O	Tammie Dee Huggard	Overland Park	KS	11/02/2012	
35946	955441	O	Deborah Eoll Igarashi	The Colony	TX	11/02/2012	
35947	224916	O	Dylan Kramer	Elmhurst	IL	11/02/2012	
35948	26902	O	Andrew Lucius Lang	Canton	MI	11/02/2012	
35949	828228	O	Jesus-Aydee Short	Warner Robins	GA	11/02/2012	
35951	971490	O	Stephanie Marie Keating	Decatur	GA	11/02/2012	
35952	21090	O	Andrew Mitchell Otter	Strongsville	OH	11/02/2012	
35955	469847	O	James Joseph Walker	El Cajon	CA	11/02/2012	
35959	887007	O	Ronald DuWayne Martin	Kansas City	MO	11/02/2012	
35962	902610	O	Jay Alexander Rodriguez	Laguna Niguel	CA	11/02/2012	
35970	164838	O	Akhter Sayef	Naperville	IL	11/02/2012	
35978	956905	O	Pamela Rachel Fenn	Trophy Club	TX	11/02/2012	
35984	147598	O	Mark Edward Barnhart	Knoxville	TN	11/02/2012	
35995	861284	O	Amanda Marie Weiss	Waterford Township	MI	11/02/2012	
24502	68662	O	Adam Benton Lane	Stanley	NC	11/09/2012	
27002	216700	O	John Joseph Albanese	Acworth	GA	11/09/2012	
30184	342254	O	Meredith Liming	Trophy Club	TX	11/09/2012	
35711	221444	O	Neil Tyler	Temecula	CA	11/09/2012	
35899	774735	O	David Leonard Rome	Shaker Heights	OH	11/09/2012	
35921	220238	O	Robert Harrison Whitworth	Dallas	GA	11/09/2012	
35953	853567	O	Gregory Todd Quinn	Cumming	GA	11/09/2012	
35957	957183	O	Morgan Courtney Campbell	Valdosta	GA	11/09/2012	
35958	8752	O	Joshua David Hurd	Carol Stream	IL	11/09/2012	
35968	241484	O	Lysander Cuevas	Sun Valley	CA	11/09/2012	
35975	353034	O	Kevin Patrick Chung	Atlantic Beach	FL	11/09/2012	
35980	938979	O	Christopher Wayne Harris	Allen Park	MI	11/09/2012	
35985	860834	O	Philip Martin Elsesser	Saint Clair Shores	MI	11/09/2012	
35988	880792	O	Gregory Paul Calvin	Royal Oak	MI	11/09/2012	
35989	964563	O	Clay M. Keeley	Shelbyville	KY	11/09/2012	
35997	966263	O	Mitch Anthony Touart	Johns Creek	GA	11/09/2012	
35999	892467	O	Donald Ray Webber	Columbia	MO	11/09/2012	
36001	957228	O	Lance Dean Fort, Jr.	Indianapolis	IN	11/09/2012	
36002	844923	O	Macarena Jones	Miami	FL	11/09/2012	
36003	715087	O	Stephen Lake	Phenix City	AL	11/09/2012	
36004	938373	O	Carl Lavern Mack	Livonia	MI	11/09/2012	
36053	813663	O	Nathaniel Ross Sellis Schursky	Scottsdale	AZ	11/16/2012	
30869	227715	O	Frederick Julius Thompson, II	Dallas	GA	11/16/2012	
34844	201000	O	Janet Ruth Warner	Flowery Branch	GA	11/16/2012	
35507	279759	O	Greg Reed	Frisco	TX	11/16/2012	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN NOVEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35787	168158	O	Sharon E. Roddy	Rockmart	GA	11/16/2012	
35827	871695	O	Todd Charles Lansbach	Belleville	MI	11/16/2012	
35855	976527	O	Andrew Steven Price	Lutherville	MD	11/16/2012	
35863	932848	O	Jerome St.E German	Grayson	GA	11/16/2012	
35919	672849	O	Eric Vallafskey	Appleton	WI	11/16/2012	
35960	224326	O	Salvatore Militello	Norridge	IL	11/16/2012	
35971	256555	O	Charlie John Warah	Plymouth	MI	11/16/2012	
35976	352564	O	Andrew James Delp	Noblesville	IN	11/16/2012	
35982	947227	O	Timiko R. Morgan	Indianapolis	IN	11/16/2012	
35987	22671	O	Milissa Jean Fuscaldo	Coventry	RI	11/16/2012	
35990	871141	O	Brian Mark Kostrinsky	Tustin	CA	11/16/2012	
35992	891321	O	Betsy Anne Roehl	Troy	MI	11/16/2012	
35993	964550	O	Kevin Kitenge Tshiamala	Troy	MI	11/16/2012	
35996	351839	O	William Alan LeBaron	Centennial Park	AZ	11/16/2012	
36008	948748	O	Tonia Lea Parker	Folsom	CA	11/16/2012	
36009	938421	O	David Patrick Spence	Carleton	MI	11/16/2012	
36011	660812	O	Nathan Eugene Cook	Temple Hills	MD	11/16/2012	
36012	911622	O	Samuel Ryan Gaddis	Acworth	GA	11/16/2012	
36015	30166	O	Matthew Brian Dudek	Oxford	MI	11/16/2012	
36021	792268	O	Drew Mackenzie Bowie	Annapolis	MD	11/16/2012	
36022	975816	O	Antonio Rodrigus Moody	Miami Gardens	FL	11/16/2012	
36023	973129	O	Matthew James Phillips	Bloomington	IL	11/16/2012	
36024	223230	O	Frank J. Rivera	Naperville	IL	11/16/2012	
36025	926721	O	Alan Birnbach Tobin	West Bloomfield	MI	11/16/2012	
36027	774614	O	Cheryl Lou Bacon	Elgin	IL	11/16/2012	
36030	636995	O	Theodore Rosevelt Austin, Jr.	Cerritos	CA	11/16/2012	
36031	766837	O	Hollis Beau Bridges	Indianapolis	IN	11/16/2012	
36032	192764	O	Cameron John Cope	Sandy	UT	11/16/2012	
36036	959903	O	Porsha Porter	Tampa	FL	11/16/2012	
36045	434071	O	Michael Eason	Cumberland	IN	11/16/2012	
36046	5339	O	Michael A. Goldhirsh	Highland Park	IL	11/16/2012	
36047	343300	O	Anthony Augustus Hall	Akron	OH	11/16/2012	
36052	517082	O	Kayla Noel Prewitt	Columbia	MO	11/16/2012	
36055	954350	O	Chad Eton Weinbaum	Birmingham	MI	11/16/2012	
36059	630285	O	Joan Bastady	Chandler	AZ	11/16/2012	
36060	314227	O	Micah Adelbert Cawley	Salt Lake City	UT	11/16/2012	
36061	838742	O	Joseph Dominic Ciacchi	North Royalton	OH	11/16/2012	
36062	813646	O	Krista Lynn DiGuilio	Northfield Ctr.	OH	11/16/2012	
36063	986526	O	Matthew Grant Johnson	Louisville	KY	11/16/2012	
36066	872146	O	Laura Frances Zadorski	Eastpointe	MI	11/16/2012	
36067	943102	O	Katie Ann Hayes	Columbia	MO	11/16/2012	
36071	338177	O	Joshua Dale Phillips	Phoenix	AZ	11/16/2012	
36075	964980	O	Jared Blake Barker	Merriam	KS	11/16/2012	
36078	27554	O	Nicholas Michael DePerro	Plymouth	MI	11/16/2012	
36081	212168	O	Scott Herron	Jasper	AL	11/16/2012	
36086	945589	O	Carmen Ronald Cipolone, Jr.	Vista	CA	11/16/2012	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN NOVEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
36088	844300	O	Rachael Ann Maczko	Escondido	CA	11/16/2012	
36090	194140	O	Kenneth Michael Stropka	Phoenix	AZ	11/16/2012	
35688	183516	O	Lori Snider Dodd	Tunnel Hill	GA	11/23/2012	
35929	259560	O	Walter Halen Zimmermann	Dallas	TX	11/23/2012	
35977	168878	O	Scott Fredric Drescher	Plano	TX	11/23/2012	
36005	172728	O	Michael Tobey Minier	costa mesa	CA	11/23/2012	
36006	308907	O	Eric Richard Liljenquist	Salt Lake City	UT	11/23/2012	
36035	334254	O	Barbara Nicole Jackson	Jacksonville	FL	11/23/2012	
36038	108924	O	Carrie Sue Witthuhn	Parker	CO	11/23/2012	
36084	951471	O	Rachel Marie Bruce	Columbia	MO	11/23/2012	
36087	366949	O	Christopher Glenn Kidwell	Fountain Hills	AZ	11/23/2012	
36089	964123	O	Curtis Michael Rose	Livonia	MI	11/23/2012	
36091	239815	O	Carlos Radames Torres	GRAND PRAIRIE	TX	11/23/2012	
36093	351085	O	Thomas Michael Wilson	Ledgewood	NJ	11/23/2012	
36096	485961	O	Bernadette Savitri Collins	Nesconset	NY	11/23/2012	
36099	871080	O	Kelly Ann Lewis	Pacific Beach	CA	11/23/2012	
36100	20119	O	Bruce James McMillin	Palatine	IL	11/23/2012	
36102	946546	O	Michelle Christine Modtland	Overland Park	KS	11/23/2012	
36106	926717	O	Ashley Korin Stokes	Troy	MI	11/23/2012	
36108	266937	O	Michael Artin Artinian	Farmington Hills	MI	11/23/2012	
36111	145628	O	Joseph Michael Dwyer	Newport	RI	11/23/2012	
36112	891545	O	Samuel Martin Krause	Scottsdale	AZ	11/23/2012	
36113	32860	O	Stephen Luda	Walled Lake	MI	11/23/2012	
36114	76089	O	Michael Eric Rosen	Havertown	PA	11/23/2012	
27674	207009	O	Lea Lea Brown	atlanta	GA	11/30/2012	
35861	944538	O	Gianna Elizabeth Ciao	Southampton	PA	11/30/2012	
35956	761946	O	Ann Elizabeth Berg	Decatur	GA	11/30/2012	
35963	545223	O	Joanne Frances Rotella	Atlanta	GA	11/30/2012	
35969	552571	O	Nancy Lacy Grieve	Suwanee	GA	11/30/2012	
35981	545216	O	Jeffrey Heckman	Atlanta	GA	11/30/2012	
36033	870816	O	Katherine Rae Gagnon	San Diego	CA	11/30/2012	
36072	962450	O	Patrick Jordan Valdez	Parker	CO	11/30/2012	
36077	552473	O	Robert O. Crozier	Braselton	GA	11/30/2012	
36079	552532	O	Jeffrey Hancock	Johns Creek	GA	11/30/2012	
36101	298796	O	David Milovanovich	Aliso Viejo	CA	11/30/2012	
36103	986405	O	Wendi Michelle Perez	Kennesaw	GA	11/30/2012	
36104	963731	O	Erin Marie Price	Kansas City	MO	11/30/2012	

TOTAL: 175

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35324	921350	B	Vendor Resource Management, Inc.	Pomona	CA	11/02/2012	
34920	911169	L	Alliance Lending Georgia, LLC.	San Diego	CA	11/02/2012	
35654	46945	L	Hamilton Mortgage Corporation	Birmingham	AL	11/02/2012	
35752	2504	R	Household Finance Corporation III	Mettawa	IL	11/02/2012	
35890	110139	L	Amerifirst Financial Corporation	Gaylord	MI	11/09/2012	
36122	995103	B	Safe Harbor Mortgage, LLC	Hoschton	GA	11/30/2012	
35660	431223	L	Shelter Mortgage Company, L.L.C.	Brown Deer	WI	11/30/2012	
35974	958425	L	Deephaven Mortgage LLC	Charlotte	NC	11/30/2012	

TOTAL: 8

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