



# Monthly Mortgage Summary

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

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## 2014 License/Registration Renewals for Mortgage Lenders, Mortgage Brokers and Mortgage Loan Originators

ALL BROKER, LENDER AND ORIGINATOR LICENSEES AND REGISTRANTS		
Renewal Period Begins	November 1, 2013	
Renewal Period Ends	December 1, 2013	
Late Renewal Begins	December 2, 2013	<ul style="list-style-type: none"> <li>• <b>Originators:</b> The late renewal fine is \$100.</li> <li>• <b>Brokers and Lenders:</b> The late renewal fine is \$300.</li> </ul>
Late Renewal Ends	December 31, 2013	
License and Registration Expiration	January 1, 2014	Expired licensees and registrants must re-apply for licensure or registration to be reinstated.

### GEORGIA EXPIRES ALL LICENSES AND REGISTRATIONS THAT HAVE NOT SUBMITTED A RENEWAL APPLICATION BY DECEMBER 31, 2013.

If any mortgage licensee/registrant has questions about the timelines in place for renewal applications, please send them to the Department by e-mail to [renewal@dbf.state.ga.us](mailto:renewal@dbf.state.ga.us).

*(Continued on page 2)*

## 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

## 2014 License/Registration Renewal Timeline for Mortgage Lenders, Mortgage Brokers and Mortgage Loan Originators

*(Continued from page 1)*

Department e-mails regarding renewal approvals have been sent to those licensees whose renewal applications were approved on or before November 30, 2013. If you have received a notification from NMLS that your renewal request has been approved, you can expect to receive an e-mail from the Department within (3) business days of the approval of your Georgia license renewal application. The email will include the link to retrieve and print your 2014 license/registration certificate. Please be advised that our website undergoes nightly maintenance every evening. If you receive an error message that our website is temporarily unavailable, please try again at a different time.

### **ADDITIONAL REMINDERS:**

**E-mail Addresses** - Licensees must keep their e-mail addresses updated on the NMLS at all times — MU1 filings for companies and MU4 filings for individuals. Essentially all communication from our Department is through e-mail. If your e-mail address is not correct in the NMLS, you may miss valuable information that could adversely affect your license. The Department is not responsible for any missed communications if your e-mail address is not correct or if you have set our e-mail addresses to go to junk/spam or trash.

**Sponsorship** – MLOs without a sponsor will not be allowed to submit a renewal.

**Deficiencies** – All licensees should make sure to clear any deficiencies that have been placed in NMLS for their license prior to renewal.

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## Department of Banking and Finance Adopts Final Rules

On November 7, 2013, the Department adopted Final Rules. The Rules were filed with the Secretary of State on November 7, 2013 and, pursuant to O.C.G.A. § 50-13-6, became effective on November 27, 2013.

Prior to adopting the Rules, the proposed Rules along with a synopsis were distributed on October 4, 2013. The Department received six (6) written comments regarding the proposed Rules. The Department fully considered the comments it received but ultimately determined not to make any revisions. The Department believes that the Rules as adopted encourage safety and soundness, encourage safe and fair mortgage lending, and conform to the law.

To view or download the Final Rules, go to Regulations page on the Department's website (<http://dbf.georgia.gov/dbf-regulations>) and select the appropriate link for the Final Rules, OR you may access them directly from: [http://dbf.georgia.gov/sites/dbf.georgia.gov/files/related\\_files/document/DBFFinalRules11-7-2013.pdf](http://dbf.georgia.gov/sites/dbf.georgia.gov/files/related_files/document/DBFFinalRules11-7-2013.pdf)

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL		UPGRADE / DOWNGRADE
						APPROVAL	REINSTATED	
21600	158937	L	Leigh Kendall Corporation *	Savannah	GA	08/25/2006		11/07/2013
19403	134981	L	The Mortgage Funding Group, Inc. *	Suwanee	GA	07/23/2004		11/25/2013
39630	1065113	L	Cole Taylor Mortgage, LLC	Ann Arbor	MI	11/01/2013		
39628	1105505	L	Premier Atlanta Mortgage Funding	Atlanta	GA	11/01/2013		
39853	1089759	B	John W Oxford III	Decatur	GA	11/08/2013		
39456	3199	L	SUMMIT FUNDING, INC.	SACRAMENTO	CA	11/22/2013		
39919	7230	L	United Northern Mortgage Limited	Levittown	NY	11/22/2013		
39918	461249	R	Victory Mortgage LLC	Fort Mitchell	KY	11/22/2013		
39886	1113615	B	Robert John Knapp Jr.	Dacula	GA	11/27/2013		
39917	374978	L	FN Financing, Inc.	Denver	CO	11/27/2013		

**TOTAL: 10**

### 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 2013

A total of 316 MLO licenses were approved during the month, including 16 reinstated licenses and 298 new license approvals.

Due to the large number of licenses approved in November 2013, a separate document is provided on the Department's website at: <http://dbf.georgia.gov/documents/november-2013-mortgage-loan-originator-license-approvals>

## Mortgage Loan Originator License Denials

NMLS#	NAME	CITY	ST	DENIED
70110	HOLLY LYNN BRAND	Laguna Beach	CA	11/01/2013
1044686	Joshua Louis Cohen	Fishers	IN	11/01/2013
1073984	Adrian Zamudio Herrera	Corona	CA	11/01/2013
1091096	Susan Elizabeth Thomas	Troy	MI	11/01/2013
153257	Andre Dwayne Jones	Tacoma	WA	11/07/2013
937599	Garry Joe Riddle	Savannah	GA	11/19/2013
1041714	Ometho Guan Ballard	Buford	GA	11/20/2013

TOTAL: 7

## ADMINISTRATIVE ACTIONS

### Consent Orders Which Became Final

- **DeWitt Mortgage Services and Property Management, LLC, Savannah, GA (license# 22052)** - Consent Order issued 11/01/2013 became final 11/01/2013.
- **Mark Christopher DeWitt, Savannah, GA (license# 27102)** - Consent Order issued 11/01/2013 became final 11/01/2013.
- **Equity Loans, LLC, Atlanta, GA (license# 23300)** - Consent Order issued 11/07/2013 became final 11/07/2013.
- **Kunjan R. Patel, Atlanta, GA** - Consent Order issued 11/07/2013 became final 11/07/2013.
- **Eduardo Gutierrez Perez, Jr., Woodstock, GA (license# 24339)** - Consent Order issued 11/07/2013 became final 11/07/2013.

## Fine Information

### FINE REASON AND COUNT

77 Fines for Continuing Education Data Filed Late

1 Fine for Background Check

25 Mortgage Call Report Filed Late in NMLS

1 Fine for Books and Records

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	EXPIRED	WITHDRAWN
22052	159325	BD	DeWitt Mortgage Services and Property Management, LLC	Savannah	GA	11/01/2013		
23858	83618	BD	Adchemy, Inc.	Foster City	CA			11/01/2013
34636	686754	BD	Settlement Prep, LLC	Kirkland	WA			11/04/2013
23445	161515	LD	American Mortgage Advisors Corporation	Norcross	GA			11/08/2013
22780	4260	LD	WCS Lending, LLC	Boca Raton	FL			11/14/2013
34197	165858	BD	LONDON FINANCIAL, INC.	PLANTATION	FL			11/18/2013
23940	168486	BD	Watts Limited, LLC	Monroe	GA			11/20/2013
20966	79395	LD	DB Structured Products, Inc.	New York	NY			11/25/2013
21679	162049	BD	Best Possible Mortgage, LLC	Woodstock	GA			11/25/2013
39153	1094132	BD	Premier South Mortgage, LLC	Savannah	GA			11/27/2013

**TOTAL: 10**

**MORTGAGE LOAN ORIGINATOR LICENSEES  
REVOKED, WITHDRAWN OR SUSPENDED IN NOVEMBER 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SUSPENDED
27102	160478	OD	Mark Christopher DeWitt	Savannah	GA		11/01/2013	
39038	1018800	OD	Bernard Dotson	Stone Mountain	GA		11/04/2013	
35151	203063	OD	michael logan baumann, sr.	Indianapolis	IN		11/07/2013	
25171	250165	OD	Sam Rumi	Chino Hills	CA		11/07/2013	
38415	902160	OD	Kathryn Marie Hagan	Indianapolis	IN		11/07/2013	
36063	986526	OD	Matthew Grant Johnson	Louisville	KY		11/07/2013	
39247	1049383	OD	Charles Robert Hamilton	Simpsonville	SC		11/07/2013	
27465	54992	OD	Roger D. Welch	Newark	OH		11/08/2013	
26492	240516	OD	Patrick Ryan Patterson	Atlanta	GA		11/08/2013	
36712	511704	OD	Anthony Butler	Acworth	GA		11/08/2013	
35826	960123	OD	Gregory Albert Janicki	Duluth	GA		11/08/2013	
29717	315022	OD	Steven James Campeau	Lake Forest	CA		11/13/2013	
35645	942373	OD	Abbey Cole Johnson	Duluth	GA		11/13/2013	
25862	158996	OD	Brenda Hunt Borden	Kennesaw	GA		11/14/2013	
39507	938900	OD	Ty Eric Maruyama	Scottsdale	AZ		11/14/2013	
28333	22474	OD	Aaron Keith Robertson	St. Augustine	FL		11/18/2013	
25080	58755	OD	Kelly Anne Stephens	Shawnee	KS		11/18/2013	
34789	145790	OD	Scott David Greenlaw	Kirkland	WA		11/18/2013	
34913	359781	OD	SID ANTHONY SKIEVASKI	SNOHOMISH	WA		11/18/2013	
32467	449606	OD	Kevin Arthur Shields	Acworth	GA		11/18/2013	
36573	998537	OD	Christina Marie Clough	Lake Bluff	IL		11/18/2013	
39375	1047441	OD	Matthew William Carr	chicago	IL		11/18/2013	
29422	169227	OD	Hugh Burke	Milledgeville	GA		11/20/2013	
29223	213377	OD	Darren Keith Williams	Atlanta	GA		11/20/2013	
34012	247940	OD	Terrence Perry	WESLEY CHAPEL	FL		11/20/2013	
37134	341144	OD	Marshawn J. Hogans	Jacksonville	FL		11/20/2013	
35140	926701	OD	Cole Alexander Neumann	Bloomfield Hills	MI		11/20/2013	
39804	23352	OD	Lindsi Marie Johnson	Oxford	MI		11/25/2013	



**MORTGAGE LOAN ORIGINATOR LICENSEES  
REVOKED, WITHDRAWN OR SUSPENDED IN NOVEMBER 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SUSPENDED
35644	33987	OD	Christopher Karl Hines	Shelby Township	MI		11/25/2013	
37654	318482	OD	Eric Calvin Hubbard	Lehi	UT		11/25/2013	
30942	374388	OD	Wendy Bibace Brant	Cumming	GA		11/25/2013	
33492	376081	OD	Nicole Cheri Abdul-Malik	Bloomfield Hills	MI		11/25/2013	
33356	384700	OD	Billy Ray Watkins, III	Columbia	MO		11/25/2013	
34977	197764	OD	Bonnie G. Barney	Roswell	GA		11/26/2013	
27736	236797	OD	Arlisa Michelle Turner	Decatur	GA		11/26/2013	
35869	976618	OD	Charles Francis Fitzsimmons, IV	Silver Spring	MD		11/26/2013	
36391	1000721	OD	Carol Helene Greissman	Louisville	KY		11/26/2013	
37740	1031396	OD	Eric Raymond Geisendaffer	Fallston	MD		11/26/2013	
37415	1054698	OD	Jenny Ann Semple	Westminster	MD		11/26/2013	
39142	891696	OD	Preston Laird	Savannah	GA		11/27/2013	
37259	28650	OD	James Robert Buggenhagen	BAYSHORE	NY			11/01/2013
36111	145628	OD	Joseph Michael Dwyer	Newport	RI			11/01/2013
36893	194044	OD	Caprice Arleen Whittle	Evans	GA			11/01/2013
37062	234472	OD	Deborah A. Korce	Westlake	OH			11/01/2013
36182	371518	OD	Sherry Marie Janitz	Oak Ridge	NJ			11/01/2013
36567	446512	OD	Peter John Gavern, IV	Feasterville	PA			11/01/2013
36269	640487	OD	Justin John Borvansky	Denver	CO			11/01/2013
36519	767369	OD	Jimmy R. Manning	Smyrna	GA			11/01/2013
36135	826335	OD	Monica Del Rocio Razo	Fontana	CA			11/01/2013
36829	829111	OD	Michael Anthony Belt	Towson	MD			11/01/2013
36518	858290	OD	Latisha Melinda Lezama	Dunwoody	GA			11/01/2013
37313	872838	OD	Douglas Paul Lalino	St Petersburg	FL			11/01/2013
38226	886936	OD	Michael Joseph Stankina	Conshocken	PA			11/01/2013
36339	891308	OD	William Robert Monette	Taylor	MI			11/01/2013
36631	929776	OD	Kevin Tai-Yue Chak	Kennesaw	GA			11/01/2013
36414	931990	OD	Kimberley Racheal Filger	Kansas City	MO			11/01/2013
37347	938631	OD	Breon Prescott Price	Cincinnati	OH			11/01/2013
36500	955826	OD	Tiffne M. Hairston	Charlotte	NC			11/01/2013
37719	956065	OD	Matthew Robert Harris	Kansas City	MO			11/01/2013
36568	962891	OD	Michael Glenn Gifford	Rock Hill	SC			11/01/2013
36105	963907	OD	Therese Ann Salerno	Lake Zurich	IL			11/01/2013
36608	964467	OD	Jason Randall Smith	Savannah	GA			11/01/2013
36173	964761	OD	Daniel Edward Wiegand	Fenton	MI			11/01/2013
36754	976532	OD	Russell Scott Stampler	Coral Springs	FL			11/01/2013
36318	984505	OD	Colton Robert Weaver	Eldersburg	MD			11/01/2013
36313	984508	OD	David Michael Parks	Baltimore	MD			11/01/2013
36409	988963	OD	Patrick George Wiggs	Hiram	GA			11/01/2013
36751	989861	OD	Stacy Erin Mai	Irvine	CA			11/01/2013
36951	999050	OD	Jerome Reid Meniffee	Southfield	MI			11/01/2013
36238	1000870	OD	Matthew John Fenske	Stewartstown	PA			11/01/2013
36863	1004180	OD	Alyssa Ann Koinzan	Olathe	KS			11/01/2013
36604	1012409	OD	Scott Allen Cox	Commerce Township	MI			11/01/2013
36999	1023317	OD	Kevin Martin Greyerbiehl	Charlevoix	MI			11/01/2013

**MORTGAGE LOAN ORIGINATOR LICENSEES  
REVOKED, WITHDRAWN OR SUSPENDED IN NOVEMBER 2013**

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SUSPENDED
36846	1025287	OD	Brian David Huff	Lilburn	GA			11/01/2013
37010	1030856	OD	Garry Bret Eldridge	McDonough	GA			11/01/2013
36959	1031159	OD	Jesse Dylan Cook	Clayton	DE			11/01/2013
36924	1031574	OD	Brian Michael Summers	Batavia	IL			11/01/2013
36998	1031663	OD	Brooke Mercedes Garcia	Smyrna	GA			11/01/2013
37428	1034888	OD	Jonathan Charles Cmolik	Independence	OH			11/01/2013
37231	1045295	OD	Dominique Rasean Shafer	Louisville	KY			11/01/2013
38290	1049418	OD	Cristobal Lara Garcia	Dallas	TX			11/01/2013
37705	1054079	OD	Colleen Weaver	Middletown	RI			11/01/2013
37392	1054203	OD	Richard Miller Kollar	Baltimore	MD			11/01/2013
37656	1054223	OD	David Earl King, IV	College Park	MD			11/01/2013
37830	1057841	OD	Ryan Alan Franco	Tampa	FL			11/01/2013
31380	338220	OD	Emma Christina Vinuelas	Scottsdale	AZ			11/14/2013
34497	887576	OD	Christopher Shawn Rodriguez	Atlanta	GA			11/14/2013
34725	713793	OD	Jenner Lloyd Littler Gwinup	Scottsdale	AZ			11/20/2013
35270	920201	OD	Roger Gregg Mansfield, Jr.	Lawrenceville	GA			11/20/2013
37207	1017920	OD	Troy Maxwell Miller	Gardener	KS			11/20/2013

**TOTAL: 90**



## DBF Holiday Hours

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

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

## 2014 State Holidays

In accordance with O.C.G.A. § 1-4-1, Governor Nathan Deal proclaimed the following dates in 2014 as public and legal state holidays when the Capitol and all State agencies will be closed:

Holiday Name	Date Observed
New Year's Day 2014	Wednesday, January 1 <sup>st</sup>
Robert E. Lee's Birthday	Sunday, January 19 <sup>th</sup> Will be observed on Friday, November 28 <sup>th</sup>
Martin Luther King Jr.'s Birthday	Monday, January 20 <sup>th</sup>
Washington's Birthday	Monday, February 17 <sup>th</sup> Will be observed on Friday, December 26 <sup>th</sup>
Confederate Memorial Day	Saturday, April 26 <sup>th</sup> Will be observed on Monday, April 28 <sup>th</sup>
Memorial Day	Monday, May 26 <sup>th</sup>
Independence Day	Friday, July 4 <sup>th</sup>
Labor Day	Monday, September 1 <sup>st</sup>
Columbus Day	Monday, October 13 <sup>th</sup>
Veterans' Day	Tuesday, November 11 <sup>th</sup>
Thanksgiving Day	Thursday, November 27 <sup>th</sup> Lee's Birthday will be observed on Friday, November 28 <sup>th</sup>
Christmas Day	Thursday, December 25 <sup>th</sup> Washington's Birthday will be observed on Friday, December 26 <sup>th</sup>

# NDFI Outreach

## AND UPCOMING SPEAKING ENGAGEMENTS

Deputy Commissioner for Non-Depository Financial Institutions Rod Carnes will be speaking at the GREFPAC Educational Meeting on **December 4th** in Atlanta, GA. [Learn more...](#)



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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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