



# Monthly Mortgage Summary

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

## Inside this Issue:

Mortgage Call Report Reminder	2
Licenses Approved or Reinstated	3
License Denials	4
Administrative Actions	4
Fine Information	4
Licenses Revoked, Withdrawn, Expired or Suspended	5
Contact Information	10

## 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)*

### 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.

## 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. **Third quarter data (July 1 – September 30, 2013) must be filed through the NMLSR by November 14, 2013.**

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

Quarters	Time Period	MCR Deadline
<b>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):</b>		
Q1	(January 1 – March 31)	May 15
Q2	(April 1 – June 30)	August 14
Q3	(July 1 – September 30)	<b>November 14</b>
Q4	(October 1 – December 31)	February 14

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL		UPGRADE / DOWNGRADE
						APPROVAL	REINSTATED	
24081	184273	L	MORTGAGE ATLANTA LLC *	Atlanta	GA	08/21/2009		10/04/2013
24094	104621	L	Consumer Real Estate Finance Co. *	Fort Lauderdale	FL	09/04/2009		10/03/2013
38780	337840	B	Funds Available, Inc.	Long Beach	CA	10/03/2013		
39156	41998	L	CMC Funding, Inc.	Greensboro	NC	10/10/2013		
39773	229844	L	Hancock Mortgage Partners, LLC	Sugar Land	TX	10/29/2013		

**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 OCTOBER 2013**

A total of 152 MLO licenses were approved during the month, including 10 reinstated licenses and 142 new license approvals.

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

**UPCOMING 2013 HOLIDAY CLOSINGS**

This is a reminder that the Department will be closed on  
**Monday, November 11th for Veterans’ Day,**  
**Thursday, November 28th for Thanksgiving Day, and**  
**Friday, November 29th in observance of**  
**Robert E. Lee’s Birthday.**



## Mortgage Loan Originator License Denials

NMLS#	NAME	CITY	ST	DENIED
212664	Aaron James Lucas	Atlanta	GA	10/03/2013
881808	Bernie Bautista	Santa Clarita	CA	10/03/2013
896069	Don Ray Earl	Lathrop	CA	10/22/2013
959806	Robert Virgie Williams	La Habra	CA	10/22/2013
<b>TOTAL: 4</b>				

## ADMINISTRATIVE ACTIONS

### Consent Orders Which Became Final

- **David Lavar Jacobs, Canton, GA (license# 28129)** – Consent Order issued 10/07/2013 became final 10/07/2013.

### Cease and Desist Orders Which Became Final

- **Inboden, Kenneth Alan, Milledgeville, GA** - Order to Cease and Desist issued 09/30/2013 became final 10/31/2013.
- **SWE Georgia, LLC, Houston, TX** - Order to Cease and Desist issued 09/17/2013 became final 10/18/2013.

## *Fine Information*

### FINE REASON AND COUNT

- |   |                               |
|---|-------------------------------|
| 1 Fine for Loan Files not Properly Maintained | 1 Fine for Unapproved Branch  |
| 1 Fine for Unapproved Branch Manager          | 2 Fines for Books and Records |
| 1 Fine for Employment of a Felon              | 1 Fine for Advertising        |
| 2 Fines for Background Checks                 |                               |

### MORTGAGE BROKER AND LENDER LICENSEES / REGISTRANTS REVOKED, WITHDRAWN OR EXPIRED IN OCTOBER 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	EXPIRED	WITHDRAWN
32156	2807	RD	CitiFinancial, Inc.	Baltimore	MD			10/02/2013
6335	138627	RD	CitiFinancial Services, Inc.	Baltimore	MD			10/02/2013
23576	146627	BD	Lifetime Mortgage Services, LLC	Winder	GA			10/08/2013
29287	244319	LD	IGATE GLOBAL SOLUTIONS LIMITED	FREMONT	CA			10/10/2013
13417	183496	BD	Citizens Equity Mortgage, Inc.	Stone Mountain	GA			10/17/2013
21883	162285	PD	Lightell Loan Processing, Inc.	Gainesville	GA			10/18/2013
31862	410432	LD	HLSS Holdings, LLC	Atlanta	GA			10/24/2013
34847	839502	LD	Bexil American Mortgage Inc.	San Diego	CA			10/24/2013

**TOTAL: 8**

### MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, WITHDRAWN OR SUSPENDED IN OCTOBER 2013

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SUSPENDED
36253	15735	OD	Samir Abdelaziz	Acworth	GA		10/02/2013	
34486	165729	OD	Gary Franklin Daniell	Marietta	GA		10/02/2013	
32728	787567	OD	Debra Lee Ancell	McDonough	GA		10/02/2013	
34917	880850	OD	Brian Rodney Wolfe	Clawson	MI		10/02/2013	
36742	905185	OD	Eric Thomas Yancey	Germantown	MD		10/02/2013	
25410	203974	OD	James Ernest Platford	Smyrna	GA		10/03/2013	
32969	252095	OD	Jennifer Marie Clancy	Dallas	GA		10/03/2013	
25453	165989	OD	Tracey McLaughlin	Loganville	GA		10/04/2013	
33052	40443	OD	Salvatore John Costa	Ronkonkoma	NY		10/07/2013	
27491	145133	OD	Michael Howard Chilson, Jr.	Fort Worth	TX		10/07/2013	
28827	243898	OD	Jonathan Dean Dutson	Centennial Park	AZ		10/07/2013	
31921	282971	OD	Alejandro Migel Ramirez	Costa Mesa	CA		10/07/2013	
33931	448511	OD	Gerald Stephen Cardillo, Jr.	Apex	NC		10/07/2013	
27935	35117	OD	Ronald Draker	Atlanta	GA		10/10/2013	
29222	245969	OD	Zachary Trout Vaughan	Sandy Springs	GA		10/10/2013	
32791	681699	OD	George Dennis Samuelian	Sandy	UT		10/10/2013	
33068	805097	OD	John David Crawford	Little Elm	TX		10/10/2013	
30496	316416	OD	Charles A. Palazzolo	Jacksonville	FL		10/11/2013	
38801	389563	OD	Andrew Michael Tyler	Hudson	OH		10/11/2013	
26747	150803	OD	Justin Earl Elam	Carrollton	GA		10/15/2013	
38219	289489	OD	James Elliott Miller	Valencia	CA		10/15/2013	
35433	940258	OD	Leslie Beck Mansfield, Jr.	Atlanta	GA		10/15/2013	
38182	1001419	OD	Tony Lee Spratlen	St. Petersburg	FL		10/15/2013	
34350	31195	OD	David Andrew Boyce	Parma	OH		10/16/2013	
31412	296472	OD	Amir Zakikhani	Norristown	PA		10/16/2013	
37482	392886	OD	Jeffrey Isiah Williams	Foothill Ranch	CA		10/16/2013	
34161	828201	OD	David Hollis Taylor	Vista	CA		10/16/2013	
33537	838703	OD	Kristina Marie Rafalski	Dearborn	MI		10/16/2013	
34033	31470	OD	Christian John Cooper	Mount Laurel	NJ		10/21/2013	

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SUSPENDED
26954	182609	OD	Damian J. Warwick	Lawrenceville	GA		10/21/2013	
32619	544408	OD	Joseph D. Weiss	Woodstock	GA		10/21/2013	
37021	939928	OD	Robert Eugene Biggar	Lilburn	GA		10/21/2013	
36987	1014490	OD	Carol Renee Keller	Huntersville	NC		10/21/2013	
36517	971560	OD	Melaney Cyrise LaGrone	Duluth	GA		10/22/2013	
27099	180730	OD	Brian Patrick DeSmedt	Philadelphia	PA		10/23/2013	
37073	273423	OD	Robert King Beathard, III	Katy	TX		10/23/2013	
33013	746642	OD	Mary Catherine Harris	Manchester	NJ		10/23/2013	
28246	163590	OD	Brian Keith Smith	Atlanta	GA		10/25/2013	
36147	225861	OD	Kevin Mathew Fabian	Newport Beach	CA		10/25/2013	
34892	779294	OD	Dana Lee Vasko	Phoenix	AZ		10/25/2013	
36361	997041	OD	Kory Chandler Kough	Costa Mesa	CA		10/25/2013	
24453	5910	OD	Sandra Jean Austin	Wilton	CA		10/28/2013	
25758	6488	OD	Erika Dawn Eubank	Smyrna	GA		10/28/2013	
38033	332070	OD	Farid Rahebi	Upland	CA		10/28/2013	
28985	21781	OD	Joseph F. Roumelis	Greenville	RI		10/29/2013	
33380	35167	OD	Marty Patterson	Colorado Springs	CO		10/29/2013	
34469	313207	OD	Jaleigh Hansen	West Jordan	UT		10/29/2013	
39005	876829	OD	Betty Ann Spriggs	Cedar Bluff	AL		10/29/2013	
36228	1001747	OD	Marc A. Rusterucci	Dallas	GA		10/29/2013	
38213	1064508	OD	Jaime Marie Kelly	Decatur	GA		10/29/2013	
33613	8876	OD	Brian Paul Westervelt	East Greenwich	RI		10/30/2013	
33978	108955	OD	Robert Joseph McFetridge	Thorofare	NJ		10/30/2013	
33039	224424	OD	Gina M. Moran	River Forest	IL		10/30/2013	
37267	107386	OD	Daniel Jacoby	East Northport	NY		10/31/2013	
35436	802876	OD	Joycelyn Michelle Zeigler	Smyrna	GA		10/31/2013	
38949	866520	OD	Anton Akinshin	Irvine	CA		10/31/2013	
30023	31257	OD	Joshua Martens	Royal Oak	MI			10/15/2013
25032	68617	OD	Brandon Joseph Severino	Praire Village	KS			10/15/2013
28416	149313	OD	David Christopher Cutter	Cumming	GA			10/15/2013
25830	170450	OD	David John Pringle	Peachtree City	GA			10/15/2013
26115	192386	OD	Sandi Ruth Smith	Dalton	GA			10/15/2013
31594	193065	OD	Sue Ann Burchett	Louisville	KY			10/15/2013
27989	265622	OD	Michael Blair Kacor	Chicago	IL			10/15/2013
30635	346194	OD	Alejandro Emilio Rivera	Bethlehem	GA			10/15/2013
33151	380576	OD	Vicki Lynne Orritt	Phoenix	AZ			10/15/2013
33294	381319	OD	Guy Kevin Goodenow	Aurora	CO			10/15/2013
33389	827005	OD	Kelsey Ann Coljohn	Broadview Hts.	OH			10/15/2013
35643	838745	OD	Alexander Jonathan Hettinger	Chardon	OH			10/15/2013
34705	856518	OD	Jeffrey Joseph Exner	Appleton	WI			10/15/2013
33967	860645	OD	Erich David Sartor	Columbia	MO			10/15/2013
35738	861702	OD	Felipe DeJesus Delgadillo Avila	Berea	OH			10/15/2013
35739	904397	OD	Amanda Lee Bastin	Louisville	KY			10/15/2013
35061	913489	OD	Reem Azmi Khalil	Ypsilanti	MI			10/15/2013
34678	913712	OD	Robert Thomas Tiernan	Saline	MI			10/15/2013

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SUSPENDED
35702	913801	OD	Maureen Ruth Barlow	Brunswick	OH			10/15/2013
35060	926680	OD	Clayton Russell Kendrick	Ann Arbor	MI			10/15/2013
35085	926700	OD	Joshua Jack Millikin	Grayling	MI			10/15/2013
35376	938966	OD	Ryan Andrew Zender	Fairview Park	OH			10/15/2013
36651	946871	OD	Joseph Patrick Hsieh	Irvine	CA			10/15/2013
35993	964550	OD	Kevin Kitenge Tshiamala	Troy	MI			10/15/2013
36276	984941	OD	Lauren Ashley Wisen	Madison	OH			10/15/2013
36264	998367	OD	Jason Floyd Lind	Salt Lake City	UT			10/15/2013
37411	1054693	OD	Kevin Thomas Morales	Baltimore	MD			10/15/2013
26074	3674	OD	Steven Louis Kaiser, Sr.	Louisville	KY			10/21/2013
26290	12317	OD	Joseph Michael Padovich, Jr.	Bristol	RI			10/21/2013
28153	23455	OD	John Warner	Macomb	MI			10/21/2013
28269	31197	OD	Michael Mastrangelo	Cleveland	OH			10/21/2013
30093	32145	OD	Candace Kelly	Ferndale	MI			10/21/2013
30320	32895	OD	Todd Michael Carey	Westland	MI			10/21/2013
27683	69682	OD	Claudia .T Cawley	Colorado City	AZ			10/21/2013
27774	118110	OD	Ken Concannon	Burke	VA			10/21/2013
25676	151962	OD	Randy Stonewall Jackson	Americus	GA			10/21/2013
28938	167566	OD	William Darrell Walters	Newnan	GA			10/21/2013
28082	200209	OD	Laura T. O'Branovic	Berkley	MI			10/21/2013
27808	206583	OD	Daniel Harry Michael, Jr	Powder Springs	GA			10/21/2013
25902	216834	OD	Alan Paul Gibson	Barrington	NJ			10/21/2013
26682	217733	OD	Jennifer S. Noblett	Statham	GA			10/21/2013
26541	244556	OD	David Spears Alexander	Decatur	GA			10/21/2013
29642	262901	OD	Dennis Warren Hooton	Atlanta	GA			10/21/2013
28672	278986	OD	Jason S. Dimes-Smith	Atlanta	GA			10/21/2013
29353	281822	OD	Joshua Brian Kurland	Buford	GA			10/21/2013
29934	298613	OD	DAVID ALLEN PEARCE	Waxhaw	NC			10/21/2013
29551	301997	OD	Gerald Allen Barbisan	Huntington Beach	CA			10/21/2013
30551	325190	OD	Anthony John Forsythe	Foothill Ranch	CA			10/21/2013
30631	349237	OD	Spencer Garrett Adamson	Herriman	UT			10/21/2013
30860	373471	OD	Frederick Earl Gill	Riverside	CA			10/21/2013
31163	377282	OD	Michael Andrew Schultz	Edgewater Park	NJ			10/21/2013
33199	383476	OD	Christopher Shane Scott	Elkins Park	PA			10/21/2013
31619	385793	OD	Josh Allen Cook	Ann Arbor	MI			10/21/2013
32092	390019	OD	Christopher J. McCool	Moorestown	NJ			10/21/2013
32556	415054	OD	Gary Patrick Foster	Overland Park	KS			10/21/2013
32281	420310	OD	Benedetto Joseph Maulorico, IV	strongsville	OH			10/21/2013
32516	420311	OD	Melissa Hahn	Avon Lake	OH			10/21/2013
32503	504819	OD	John Thomas Ward	PLANO	TX			10/21/2013
32602	691043	OD	Kenton Dale Chadwick	Atlanta	GA			10/21/2013
33101	713746	OD	Aja Michelle Carmichael	Farmington hills	MI			10/21/2013
32616	713776	OD	Brent Raymond Opland	Dexter	MI			10/21/2013
33117	774859	OD	Craig Stephen Wood	Seven Hills	OH			10/21/2013
35356	938847	OD	Scott Ryan Eckersley	Royal Oak	MI			10/26/2013

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SUSPENDED
35498	27531	OD	Andrew Leonard-Brooks Miller	Grosse Pointe Park	MI			10/28/2013
34712	30908	OD	Victor Boss	West Bloomfield	MI			10/28/2013
35552	31048	OD	Dennis Matthew Gatto	Roslyn	NY			10/28/2013
36014	98856	OD	Russell Lawrence Harrington	St. George	UT			10/28/2013
35381	131871	OD	John Michael Hough, Jr.	Middletown	MD			10/28/2013
34934	144703	OD	Raymond Vincent Nieto	Diamond Bar	CA			10/28/2013
35522	198301	OD	Sean Michael Barry	Lakewood	OH			10/28/2013
35226	224997	OD	Harold Wesley Walls	Winder	GA			10/28/2013
34915	484279	OD	Donald Woodley Sitterson, Jr.	Ponte Verdra	FL			10/28/2013
35008	584259	OD	Christine Elizabeth Armstrong	Livonia	MI			10/28/2013
34716	713796	OD	Kristofer Eric Carlson	Scottsdale	AZ			10/28/2013
36021	792268	OD	Drew Mackenzie Bowie	Annapolis	MD			10/28/2013
34651	798281	OD	Ty Michael Bleuenstein	Ferndale	MI			10/28/2013
36062	813646	OD	Krista Lynn DiGuilio	Northfield Ctr.	OH			10/28/2013
36002	844923	OD	Macarena Jones	Miami	FL			10/28/2013
35169	861169	OD	Andrew Furgus Kuhn	Commerce Twp.	MI			10/28/2013
35158	861229	OD	Bryan Adam Mecsey	Bloomfield Hills	MI			10/28/2013
35602	861250	OD	Christopher James Scott	Oak Park	MI			10/28/2013
34818	880478	OD	Bridget Patricia Kastl	South Lyon	MI			10/28/2013
34597	881532	OD	Christopher Patrick Kelly	Phoenix	AZ			10/28/2013
35076	884138	OD	Charles Aaron Feagain	Savannah	GA			10/28/2013
34912	884736	OD	Angela Manning Rose	Matthews	NC			10/28/2013
34849	908853	OD	Mark Wendell Dupree	Salt Lake City	UT			10/28/2013
34663	913395	OD	Lauren Sari Flaum	Toledo	OH			10/28/2013
35647	913535	OD	Sarah Anne Lang	Detroit	MI			10/28/2013
35225	913722	OD	Christopher Paul Venier	Chandler	AZ			10/28/2013
35214	913804	OD	Christian Adrian Ciltara	North Royalton	OH			10/28/2013
35084	913824	OD	Nicholas Wade Markham	Hudson	OH			10/28/2013
35172	913868	OD	Matthew Robert Seemiller	Cleveland	OH			10/28/2013
34884	915558	OD	Jeffery Scott McLean	Marietta	GA			10/28/2013
35360	917824	OD	Timothy Patrick Gillis	Jacksonville	FL			10/28/2013
35287	920222	OD	Martin Alvarado-Cortes	Galloway	OH			10/28/2013
34841	921851	OD	Kirsten Lee Ray	Savannah	GA			10/28/2013
35475	925980	OD	Cynthia Rayford Croom	Milton	GA			10/28/2013
35634	926433	OD	Christopher Hunter Gahl	Cumming	GA			10/28/2013
35058	926668	OD	Jennifer Michelle Grangood	Whitmore Lake	MI			10/28/2013
35062	926682	OD	Andrew Joseph Klotz	Grand Ledge	MI			10/28/2013
35024	926689	OD	William Miles Kucharski	Warren	MI			10/28/2013
35067	926702	OD	Joseph Brian Nitkiewicz	Ypsilanti	MI			10/28/2013
35280	926983	OD	Thomas Dylan Hall	Smyrna	GA			10/28/2013
35257	929941	OD	Richard Edward Essenburg	Marietta	GA			10/28/2013
35367	938366	OD	Andrew Paul Loscko	Rochester Hills	MI			10/28/2013
35435	938376	OD	Abenaa Yeboaa Okraku	Flushing	MI			10/28/2013
36009	938421	OD	David Patrick Spence	Carleton	MI			10/28/2013



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

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SUSPENDED
35543	938438	OD	Richard Michael Zalopanyj	Dearborn	MI			10/28/2013
35783	953143	OD	Raheem Larry Manning	Atlanta	GA			10/28/2013
35591	953163	OD	LeBrad Elliott Timmons	Marietta	GA			10/28/2013
35847	954772	OD	Robert Paul Anderson	Douglasville	GA			10/28/2013
35997	966263	OD	Mitch Anthony Touart	Johns Creek	GA			10/28/2013
33309	106786	OD	Kevin Ray Carpenter	Troy	MI			10/29/2013
33583	326360	OD	Kevin Anthony Ulrich	Lower Gwynedd	PA			10/29/2013
34480	381850	OD	dana rachelle Morales	Highlands Ranch	CO			10/29/2013
33574	397606	OD	Karen Lynn Kuula	Northville	MI			10/29/2013
33511	404946	OD	Mark Todd Leckie	Jacksonville	FL			10/29/2013
34573	585398	OD	Donald Gene Mulson, III	Farmington Hills	MI			10/29/2013
33448	713802	OD	David Joseph Norgard	Scottsdale	AZ			10/29/2013
34178	800349	OD	Blake Evan Wieden	Baldwin City	KS			10/29/2013
33375	827009	OD	Jarod Russell Eugene Wells	Parma	OH			10/29/2013
34067	835000	OD	Kevin Michael Tappy	Mission	KS			10/29/2013
34277	839844	OD	Vanessa Renee Gifaldi	Dallas	TX			10/29/2013
33372	843678	OD	Robert David Bates	Jeffersonville	IN			10/29/2013
33848	843872	OD	Jeffrey Michael Broussard	St. Johns	FL			10/29/2013
33983	847924	OD	Shawn Lamont Wilkerson, Sr.	Goodyear	AZ			10/29/2013
33962	854837	OD	Caroline Vanderslice Demers	Dallas	TX			10/29/2013
33997	861158	OD	Lia Cathryn Floreno	Shelby Twp.	MI			10/29/2013
34107	871759	OD	Johnathan Patrick Strieter	East China	MI			10/29/2013
34326	877519	OD	Jason Paul Friday	Cumming	GA			10/29/2013
34155	881070	OD	Joseph Peter DeAngelo	Royal Oak	MI			10/29/2013
34141	881073	OD	Michael John Nawrocki	Troy	MI			10/29/2013
34312	884724	OD	Robert Owen Dykes	Bonner Springs	KS			10/29/2013
34453	891480	OD	Xavier Paul Golightly	Detroit	MI			10/29/2013
34201	892130	OD	Shelli Marie Campbell	Star	ID			10/29/2013
34568	902407	OD	Brigitte Morgan Berdini	Sagamore Hills	OH			10/29/2013
34443	902506	OD	Brittany Kathleen LeComte	Macedonia	OH			10/29/2013
36044	333986	OD	Denise Laverne Carr	Lombard	IL			10/30/2013
34768	406164	OD	Sonali Mandar Tamhane	Charlotte	NC			10/30/2013

**TOTAL: 195**

**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](mailto:dbfmort@dbf.state.ga.us)

**We're on the Web!**  
[dbf.georgia.gov](http://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](mailto: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.

