

Monthly Mortgage Summary



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

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Georgia Department of Banking and Finance Adopts Final Rules

On September 18, 2012, the Department adopted Final Rules. **They were filed with the Secretary of State on September 18, 2012 and will be effective 20 days following or October 8, 2012.** These rules were proposed and distributed on August 14, 2012.

We received one written comment letter. There were no changes to the Proposed Rules. The Department believes these Final Rules encourage safety and soundness, safe and fair mortgage lending, and conform to the law.

View or download the Final Rules from our website at:

<http://dbf.georgia.gov/documents/2012-dbf-final-rulemaking-9-18-2012>

The rule changes noted below may be of particular interest to the mortgage industry:

- ◇ Conflicting language was deleted from the following rule to clarify that “per loan” fees are due on residential property, as defined by statute, only:
 - 80-5-1-.04(a) Levy, Collection, Remittance and Refunds of Georgia Residential Mortgage Act Per Loan Fee.

- ◇ The fine for failure to timely file a mortgage call report has been reduced from \$1,000 to \$100 in the following rule:
 - 80-11-3-.01(28) Administrative Fines.

- ◇ Language has been deleted from the following rule regarding the ability of a mortgage loan originator to maintain his or her own bond as the statute now requires that an employer (i.e. the sponsor) maintain coverage for the mortgage loan originator on its bond:
 - 80-11-5-.02(3) Books and Records Requirements; Examinations.

Continuing Education Requirements for 2013 License Renewal: Reminder to Mortgage Loan Originators and Mortgage Brokers / Processors

On or before October 31, 2012, mortgage loan originators and mortgage brokers / processors must obtain 8 hours of continuing education to renew their licenses for 2013. Please refer to the Department's [August 2012 Monthly Mortgage Summary](#) for further details.

Mortgage Loan Originators

Unlike last year, Georgia-licensed MLOs **WILL NOT** have to login to the Department's secure website to report their 2012 CE courses. The NMLSR now has the capability of generating a report that will allow the Department to verify compliance with Georgia-specific CE requirements. **No separate reporting to the Department is required.**

Mortgage Brokers and Processors

Georgia licensed or registered mortgage brokers and processors will need to report their CE courses to the Department since this information is not captured in the NMLSR. The Department will be utilizing a web-based survey to capture CE course information for mortgage brokers / processors. In addition, if a mortgage broker / processor is also a MLO, that information will be requested in the survey and the mortgage broker's / processor's CE information associated with his/her MLO license in the NMLSR will be utilized.

Q. I am a Georgia-licensed mortgage broker or processor. What information will I need to have on hand to complete the Department's new CE Questionnaire survey?

- A.** The Department's method of capturing CE courses for mortgage brokers and processors via a web-based survey **WILL NOT** utilize a login process. The second week in October 2012, an e-mail will be sent to the licensee's primary e-mail contact with a link to the survey. **The survey link will be unique to the licensee.**

A mortgage broker or processor will be asked for his/her Georgia GRMA License#, as well as his/her NMLS#, as part of the survey process. In addition, a mortgage broker or processor who also holds a MLO license will be asked for the Georgia GRMA License# and NMLS# associated with the MLO license. If the Georgia-licensed mortgage broker / processor also holds a Georgia MLO license, data entry of course information will not be required as part of the survey process.

If the Georgia-licensed mortgage broker / processor **IS NOT** also licensed as a MLO with the Department, he/she will be prompted to enter his/her individual CE courses completed during 2012. Licensees will be asked to enter information pertaining to the course description/name, the course/education provider, credits/hours earned and the course completion date. Capturing individual course information will allow the Department to verify that the minimum eight (8) total hours of CE have been completed and that the courses are in the appropriate areas as required by Department regulations.



Continuing Education Requirements for 2013 License Renewal: Reminder to Mortgage Loan Originators and Mortgage Brokers / Processors

Q. I am a Georgia-licensed mortgage broker or processor. What if I do not receive the e-mail containing the link to the Department's CE Questionnaire survey?

A. As noted above, an e-mail will be sent to the licensee's **primary e-mail contact** with a link to the survey. Because the survey link is unique to each licensee, it is critical that licensees keep their e-mail addresses updated on the NMLSR at all times. Essentially all communication from our Department is through e-mail. If your e-mail address is not correct in the NMLSR, you may miss valuable information that could adversely affect your license.

Please ensure that your e-mail properties are set to always allow delivery of e-mail from the Department. 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.

2013 License / Registration Renewal Timeline for Mortgage Lenders, Mortgage Brokers and Mortgage Loan Originators

Beginning on November 1, 2012, through December 1, 2012, 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. To do so, an applicant must update his/her/its MU documents on the NMLSR to reflect any changes in responses previously provided and pay the requisite renewal fee. Licensed mortgage brokers and mortgage loan originators also must be able to demonstrate that 8 hours of continuing education were acquired in the appropriate course work during January 1, 2012, through October 31, 2012.

Any licensed mortgage broker or mortgage loan originator that makes a timely application for renewal but obtains the requisite continuing education hours on November 1, 2012, through December 1, 2012, also must pay late continuing education fees to the Department.

A mortgage license/registration that is not renewed by December 1, 2012, may be considered for late renewal from December 2, 2012, through December 31, 2012, if a proper application is made through the NMLSR. This includes paying late fees to **both** the Department and the NMLSR, as well as a renewal fee; updating one's MU documents on the NMLSR, and, for licensed mortgage brokers and mortgage loan originators, demonstrating compliance with continuing education requirements.

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2013 License / Registration Renewal Timeline for Mortgage Lenders, Mortgage Brokers and Mortgage Loan Originators

(Continued from page 3)

In addition to the foregoing, any licensed mortgage broker or mortgage loan originator renewing during this late period that did not obtain the proper number and type of continuing education hours between January 1, 2012, and October 31, 2012, **also** must pay late fees to the Department for continuing education hours obtained on November 1, 2012, through December 31, 2012.

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

If a mortgage license/registration is not renewed by that day, it 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.

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.

ADDITIONAL REMINDERS:

E-mail Addresses - Licensees must keep their e-mail addresses updated on the NMLSR 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 NMLSR, you may miss valuable information that could adversely affect your license. Please ensure that your e-mail properties are set to always allow delivery of e-mail from the Department. 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 – **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.



HOLIDAY CLOSING

This is a reminder that the Department will be closed on
Monday, October 8th for Columbus Day.

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, 2012) must be filed through the NMLSR by November 14, 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.nationwidelicencingsystem.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

ADMINISTRATIVE ACTIONS

Consent Orders Which Became Final

- ♦ **BayBurg Financial, Inc., Ft. Lauderdale, FL (license# 23939)** - Consent Order issued 09/21/2012 became final 09/21/2012.
- ♦ **Adam Michael Bayer, Hollywood, FL (license# 25973)** - Consent Order issued 09/21/2012 became final 09/21/2012.

Cease and Desist Orders Which Became Final

- ♦ **Bayer, Adam, Ft. Lauderdale, FL** - Order to Cease and Desist issued 06/11/2012 became final 09/21/2012.
- ♦ **BeFunded, LLC, Marietta, GA** - Order to Cease and Desist issued 07/26/2012 became final 09/20/2012.
- ♦ **GAHOC, LLC, Marietta, GA** - Order to Cease and Desist issued 07/26/2012 became final 09/20/2012.

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final (continued)

- **Score Funding, LLC, Marietta, GA** - Order to Cease and Desist issued 07/26/2012 became final 09/20/2012.
- **Tinker, Mark, Marietta, GA** - Order to Cease and Desist issued 06/29/2012 became final 09/24/2012.
- **Tradenetre, LLC, Marietta, GA** - Order to Cease and Desist issued 07/26/2012 became final 09/20/2012.
- **Upside Down Solutions, LLC dba UDS Law, LLC, Snellville, GA** - Order to Cease and Desist issued 08/02/2012 became final 09/05/2012.

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

- | | | | |
|---|--|----|---|
| 1 | Fine for Employment of a Felon | 6 | Fines for Failure to Perform Background Check |
| 2 | Fines for Books and Records | 1 | Fine for an Unapproved Branch |
| 1 | Fine for Failure to Report Violations/Discharges | 55 | Fines for GRMA (\$10) fees not paid |

MORTGAGE LICENSEES / REGISTRANTS EXPIRED OR WITHDRAWN IN SEPTEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	EXPIRED	WITHDRAWN
6563	166211	BD	Don T. Golden	SAVANNAH	GA		09/21/2012
19823	161765	BD	Resurgens Capital Mortgage, LLC	ATLANTA	GA		09/28/2012
31388	297995	OD	Jason Scott Eichmiller	Ambler	PA		09/05/2012
33177	837826	OD	Micheleh Center	Atlanta	GA		09/05/2012
33673	847856	OD	Kyle James Reichert	Westland	MI		09/10/2012
27956	27534	OD	Benjamin Stubbs	Canton	MI		09/21/2012
25473	162301	OD	Eugene Willis Zink	Frisco	TX		09/24/2012
26517	5675	OD	Kraig David Spence	Glenelg	MD		09/26/2012
28060	36992	OD	Nicholas Adam Gallicchio	Carrollton	TX		09/28/2012

TOTAL: 9

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

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
12978	166254	L	K&B Capital Corporation	BOCA RATON	FL	11/14/1997	09/07/2012
35323	950221	B	Gerald Matthew Mayfield	Trenton	GA	09/07/2012	
35511	930059	B	Intown Green Mortgage, Inc.	Atlanta	GA	09/07/2012	
35285	947748	L	Summit Funding Advisors LLC	Atlanta	GA	09/21/2012	

TOTAL: 4

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN SEPTEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
25228	153370	O	Julie G. Cole	Gray	GA	07/23/2010	09/07/2012
26468	257511	O	Diego Alejandro Luque	Marietta	GA	09/28/2010	09/07/2012
30983	160056	O	JEREMY JOHN MCKEEHEN	Newport Beach	CA	02/11/2011	09/07/2012
32528	108672	O	Michael Thomas Pond	Fort Mill	SC	07/15/2011	09/07/2012
28449	162809	O	Jason David Kravitz	Los Angeles	CA	06/04/2010	09/14/2012
29031	226155	O	Michael John Fields	Cumming	GA	06/25/2010	09/14/2012
27902	147955	O	Brendan Joseph Brickley	Wyndmoor	PA	07/30/2010	09/14/2012
29719	277180	O	Sharon Lynn Dean	Forsyth	GA	08/06/2010	09/14/2012
31308	364152	O	Hye S. Lee	Suwanee	GA	02/11/2011	09/14/2012
27972	256492	O	Henry V. Darby, Jr.	Greensboro	GA	02/11/2011	09/28/2012
27859	282050	O	MAGID ADLY GIRGIS	Marietta	GA	09/07/2012	
28372	255241	O	Scott Timothy Wilson	Huntington Beach	CA	09/07/2012	
29354	4312	O	David Marcano	Tampa	FL	09/07/2012	
31527	395452	O	Brian James Morton	Atlanta	GA	09/07/2012	
34815	918945	O	gerald matthew mayfield	buford	GA	09/07/2012	
34863	833676	O	RYAN PATRICK REILLY	Carrollton	TX	09/07/2012	
35070	122731	O	Troy Lawrence Griffith	Cumming	GA	09/07/2012	
35169	861169	O	Andrew Furgus Kuhn	Commerce Twp.	MI	09/07/2012	
35189	921150	O	Michael Britt	Jacksonville	FL	09/07/2012	
35229	376264	O	Michele Rene Bledsoe	Cumming	GA	09/07/2012	
35231	145439	O	Robert George Duguay, Jr.	Somerset	MA	09/07/2012	
35264	847922	O	Robert Matthew Waterous	Scottsdale	AZ	09/07/2012	
35318	397618	O	Kevin John Palmer	Lakewood	OH	09/07/2012	

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 SEPTEMBER 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35337	827543	O	Ryan Patrick Manick	Grosse Ile	MI	09/07/2012	
35349	809868	O	Daniel William Arnold	Indianapolis	IN	09/07/2012	
35354	938840	O	Albert Charles DiLauro	Cleveland	OH	09/07/2012	
35388	920884	O	Jocqua Emery Keeton	Orange Park	FL	09/07/2012	
35432	921665	O	Carly Ann Jordan	Sickerville	NJ	09/07/2012	
35438	358341	O	Eric Alan Armin	Sugar Land	TX	09/07/2012	
35454	6473	O	Tennille Jane Francis	Riverside	RI	09/07/2012	
35457	930639	O	Gregory Kevin Neufeld	Powder Springs	GA	09/07/2012	
35461	950148	O	David Robert Scott	Baltimore	MD	09/07/2012	
35462	100575	O	Bryant Keith Thompson	Charlotte	NC	09/07/2012	
35464	950159	O	Ryan Victor Weinstein	Urbana	MD	09/07/2012	
35469	49113	O	Tammy Renee Howard	FAYETTEVILLE	GA	09/07/2012	
35470	89542	O	Michael David Kershaw	Charlotte	NC	09/07/2012	
35472	913626	O	Aamand Minesh Mody	Okemos	MI	09/07/2012	
35474	922577	O	Leonard Robert Oliveri, Jr.	Sewell	NJ	09/07/2012	
35475	925980	O	Cynthia Rayford Croom	Milton	GA	09/07/2012	
35478	247377	O	Samantha Joanne Smith	Louisville	TN	09/07/2012	
35488	940789	O	Joshua Ryan Haggard	Gastonia	NC	09/07/2012	
35491	950147	O	Christopher James Love	Hanover	MD	09/07/2012	
35496	384831	O	Iris Joy Austin	Monroe	NC	09/07/2012	
35497	922791	O	Shehzad Sayeed Khan	Chino Hills	CA	09/07/2012	
35498	27531	O	Andrew Leonard-Brooks Miller	Grosse Pointe Park	MI	09/07/2012	
35499	872141	O	Darrell Ryan Olds	Westland	MI	09/07/2012	
35502	885327	O	Nima Torabi	Dana Point	CA	09/07/2012	
35503	901978	O	Alan Patrick Tucsock	Warren	MI	09/07/2012	
35504	902411	O	James Timothy White	Jamison	PA	09/07/2012	
35508	885922	O	Seth Astin Smith	Knoxville	TN	09/07/2012	
35509	905643	O	Jason Yates	Lehi	UT	09/07/2012	
35512	898711	O	Lynda Lanier Anapol	Miami	FL	09/07/2012	
35514	717914	O	Timothy Joseph Arrington	Johns Creek	GA	09/07/2012	
35515	957433	O	David Wilson Burner	Arlington	VA	09/07/2012	
35518	181361	O	Anthony Yong Kim	Chalfont	PA	09/07/2012	
35520	957821	O	Solomon Alexander Raphael	Gaithersburg	MD	09/07/2012	
35521	938399	O	Bradley John Spahlinger	Royal Oak	MI	09/07/2012	
35522	198301	O	Sean Michael Barry	Lakewood	OH	09/07/2012	
35523	143997	O	Ryan Joseph Fitzpatrick	Philadelphia	PA	09/07/2012	
35525	938465	O	Matthew David Sanderson	Grand Haven	MI	09/07/2012	
35528	418782	O	Joseph C. Valenti	Clifton	NJ	09/07/2012	
35529	210561	O	Richard Charles Worley	Wood Dale	IL	09/07/2012	
35534	868413	O	Kenneth Earl Chambers	Indianapolis	IN	09/07/2012	
35535	901886	O	Christopher William Correia	Middletown	RI	09/07/2012	
35536	826255	O	James Keith Hanson	The Colony	TX	09/07/2012	
35537	938711	O	Matthew Robert Harsh	Sugar Hill	GA	09/07/2012	
35538	565747	O	Robert Lawrence Netta	San Diego	CA	09/07/2012	
35539	140587	O	Dustin Richard Samuelian	Cottonwood Heights	UT	09/07/2012	
35541	957434	O	Brandon Michael Wash	La Plata	MD	09/07/2012	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN SEPTEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35542	931332	O	Christopher Michael Wetzel	New Windsor	MD	09/07/2012	
35543	938438	O	Richard Michael Zalopanyj	Dearborn	MI	09/07/2012	
35546	385327	O	Daniel J. Loftus	Tampa	FL	09/07/2012	
35547	87993	O	Enrico Vano	Macomb	MI	09/07/2012	
35549	175336	O	Gregory Allan Dalgarno	Baltimore	MD	09/07/2012	
35551	913393	O	Timothy John Emmitt, Jr.	Bloomfield Hills	MI	09/07/2012	
35557	927969	O	Christopher Andrew Vessels	Ann Arbor	MI	09/07/2012	
35558	922273	O	Carl James Viviano	Roseville	CA	09/07/2012	
26421	206729	O	Jonathan Richard Blanciak	Rancho Santa Margarita	CA	09/14/2012	
27354	213774	O	John Bakty Barber	Alpharetta	GA	09/14/2012	
27664	179108	O	Christian Dewayne Bland	Dallas	GA	09/14/2012	
28090	5223	O	Thomas Nicholas Ricevuto	SICKLERVILLE	NJ	09/14/2012	
29283	278759	O	Guillermo Orlando Velarde	dunwoody	GA	09/14/2012	
30504	362741	O	ADIL N. FANIBANDA	Anaheim	CA	09/14/2012	
32674	389328	O	Edward John Moore	Acworth	GA	09/14/2012	
34800	894384	O	SUZANNE R. HERNDON	Atlant	GA	09/14/2012	
34899	418803	O	Milagros L. Pena	Union City	NJ	09/14/2012	
35270	920201	O	Roger Gregg Mansfield, Jr.	Lawrenceville	GA	09/14/2012	
35304	837492	O	Corinthian Clink Allen	ATHENS	GA	09/14/2012	
35412	924977	O	Sean Alan Markey	Plano	TX	09/14/2012	
35436	802876	O	Joycelyn Michelle Zeigler	Smyrna	GA	09/14/2012	
35446	861715	O	Randy Paul Tabor	Williamsfield	OH	09/14/2012	
35468	938329	O	Bernard Frascarelli, III	Westland	MI	09/14/2012	
35473	495051	O	Jason Robert Neal	Huntington Beach	CA	09/14/2012	
35481	942779	O	Jonathan Randall Young	marietta	GA	09/14/2012	
35486	950031	O	Kyle Phillip Erpenbach	Catonsville	MD	09/14/2012	
35492	245160	O	Caroline Nader Edwards	Houston	TX	09/14/2012	
35493	674192	O	Cathryn Ashlee Pierce	Dallas	TX	09/14/2012	
35501	888609	O	Cyron Agcaoili Soriano	WHIPPANY	NJ	09/14/2012	
35505	916303	O	William R. Decatur	Suwanee	GA	09/14/2012	
35506	931835	O	Lucas Ross Hodges	Marietta	GA	09/14/2012	
35513	939249	O	David Mathew Andrus	Jacksonville	FL	09/14/2012	
35516	588628	O	Stanley P. Caldwell	Tucker	GA	09/14/2012	
35519	957418	O	Stephen Edward Porter	Ridley Park	PA	09/14/2012	
35526	64581	O	Ryan Andrew Sawyer	Clifton Park	NY	09/14/2012	
35527	947366	O	John R. Shepherd	Gainesville	GA	09/14/2012	
35533	936013	O	Matthew Wayne Barker	Jacksonville Beach	FL	09/14/2012	
35553	939485	O	Nancy Lea Painter	Jacksonville	FL	09/14/2012	
35555	369904	O	Luis Charles Silva	Orangevale	CA	09/14/2012	
35559	20441	O	Rannie Bawab	Westland	MI	09/14/2012	
35560	934630	O	Billy Jo Galeazzi	Tampa	FL	09/14/2012	
35561	480501	O	Matthew Thomas Gibala	Rockville	MD	09/14/2012	
35562	905463	O	John William Leible	Columbia	MO	09/14/2012	
35563	957489	O	Sheryl Ryan Nolan	Alpharetta	GA	09/14/2012	
35564	926649	O	Michael James Bauer	Commerce Township	MI	09/14/2012	
35565	847880	O	Gina Marie Guzzardo	Shelby Twp.	MI	09/14/2012	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN SEPTEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35566	938177	O	Bryan Christopher Kuhn	Washington Twp	MI	09/14/2012	
35567	807858	O	David Keith McWilliams	Overland Park	KS	09/14/2012	
35568	394094	O	Bartholomew T. Mikulski	Lansdale	PA	09/14/2012	
35569	919507	O	Sherley Leon Beaufiles	Conyers	GA	09/14/2012	
35570	926655	O	Jordan Gregory Calamia	Sterling Heights	MI	09/14/2012	
35571	940218	O	John Dale Christenson	Red Bluff	CA	09/14/2012	
35572	814902	O	Tammy R.Ikerd Eastridge	Upper Marlboro	MD	09/14/2012	
35574	782242	O	Deborah L. Gronner	Peachtree City	GA	09/14/2012	
35582	950155	O	Ryan Matthew Wegner	Baltimore	MD	09/14/2012	
35583	385790	O	Brad Noffert Buttrey	Grosse Pointe Woods	MI	09/14/2012	
35584	774887	O	Adam Patrick Connell	Dexter	MI	09/14/2012	
35585	658840	O	Ronald Eric Dillon	Lawrenceville	GA	09/14/2012	
35586	900727	O	Shawn Edward Genereau	blaine	MN	09/14/2012	
35587	921152	O	Errett Anderson Goff	Jacksonville	FL	09/14/2012	
35590	314831	O	Catherine T. Signorile	Flowery Branch	GA	09/14/2012	
35592	894750	O	Jordan C.Taylor Williams	Jacksonville	FL	09/14/2012	
35594	198148	O	Phillip Michael Childerson	Cleveland	OH	09/14/2012	
35595	827024	O	Jojo Babatunde Kamson	Phoenix	AZ	09/14/2012	
35597	847913	O	Kolton Bruce Morrison	Scottsdale	AZ	09/14/2012	
35599	948784	O	Thomas James Richards	Cottonwood	CA	09/14/2012	
35600	957201	O	Elizabeth Karen Robinson	Gold River	CA	09/14/2012	
35601	948450	O	Kyle Donald Schubert	Lakewood	CO	09/14/2012	
35602	861250	O	Christopher James Scott	Oak Park	MI	09/14/2012	
35604	939630	O	Andrew Henderson Traylor	Atlantic Beach	FL	09/14/2012	
35605	924882	O	Thomas Alan Warmus	Fishers	IN	09/14/2012	
35606	187898	O	Ginny R. Young	Overland Park	KS	09/14/2012	
35611	796630	O	Faye Dawson Green	Palatine	IL	09/14/2012	
35612	945847	O	Thomas Thurston Hemenway	Irvine	CA	09/14/2012	
35617	181842	O	Jedidiah Bulson	Berkely	MI	09/14/2012	
35624	26842	O	Adam Niskar	Bloomfield Township	MI	09/14/2012	
35633	799462	O	Robert Joseph Carr, Jr.	Philadelphia	PA	09/14/2012	
35635	940912	O	James Gerard Garrett	indianapolis	IN	09/14/2012	
35636	926677	O	Alyssa Renee Hopper	Commerce Township	MI	09/14/2012	
35639	153549	O	Gregory Mark Scarratt	Cumming	GA	09/14/2012	
28351	32461	O	Timothy Swank	Newport	MI	09/21/2012	
33832	169824	O	Saunda Latreece Thompson	Philadelphia	PA	09/21/2012	
35344	905034	O	Dennis Mark Tenery	Marietta	GA	09/21/2012	
35429	937801	O	Eun Gil	Duluth	GA	09/21/2012	
35517	942118	O	Kevin Patrick Grasso	Athens	GA	09/21/2012	
35524	953159	O	Jacob Howard Pashia	Roswell	GA	09/21/2012	
35540	936851	O	Gemini A. Walker	Richmond Hill	GA	09/21/2012	
35573	957423	O	Justin Charles Fry	Catonsville	MD	09/21/2012	
35591	953163	O	LeBrad Elliott Timmons	Marietta	GA	09/21/2012	
35616	931346	O	Jeffrey Allin Brohawn	Wilmington	DE	09/21/2012	
35618	939266	O	Jimmy Nichelous Freeman	Jacksonville	FL	09/21/2012	
35621	859625	O	Philip Nicholas Martinelli	Anaheim	CA	09/21/2012	

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN SEPTEMBER 2012

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35625	330955	O	Joann Cecilia Perla	Cherry Hill	NJ	09/21/2012	
35626	929811	O	Sean Deforest Rabideaux	Kennesaw	GA	09/21/2012	
35628	913655	O	Jon Patrick Sadler	Warren	MI	09/21/2012	
35629	847866	O	Eric Kenneth Torri	Shelby Township	MI	09/21/2012	
35634	926433	O	Christopher Hunter Gahl	Cumming	GA	09/21/2012	
35637	349959	O	Francis David Iannotta	Wayne	PA	09/21/2012	
35641	815140	O	Brandon Michael Ward	Baltimore	MD	09/21/2012	
35643	838745	O	Alexander Jonathan Hettinger	Chardon	OH	09/21/2012	
35644	33987	O	Christopher Karl Hines	Shelby Township	MI	09/21/2012	
35645	942373	O	Abbey Cole Johnson	Duluth	GA	09/21/2012	
35646	907292	O	David McDaniel Knox	Jacksonville Beach	FL	09/21/2012	
35647	913535	O	Sarah Anne Lang	Detroit	MI	09/21/2012	
35648	203017	O	Ryan Patrick McDonough	Chandler	AZ	09/21/2012	
35650	838748	O	Matthew Brady Stull	Seven hills	OH	09/21/2012	
35657	869016	O	Colleen Brianna Kelly	Mt. Airy	MD	09/21/2012	
35668	939260	O	Keith Randall Blumenstock	Jacksonville	FL	09/21/2012	
35671	258105	O	Mary Ellen Ganyard	Medina	OH	09/21/2012	
35678	76494	O	Jeffrey Lloyd Jacobs	Fort Mill	SC	09/21/2012	
35689	132664	O	Caesar Gomez	Tustin	CA	09/21/2012	
35442	889039	O	Robert John Helsel	Alpharetta	GA	09/28/2012	
35748	63342	O	Benjamin Parker Young	Marietta	GA	09/28/2012	
35360	917824	O	Timothy Patrick Gillis	Jacksonville	FL	09/28/2012	
35414	833412	O	James Bradley Morris	Houston	TX	09/28/2012	
35471	184672	O	Gary Charles Lewis	Duluth	GA	09/28/2012	
35490	147152	O	Andrew Christopher Kornowski	Raleigh	NC	09/28/2012	
35556	902675	O	Charles Van Vallis	Clarkston	MI	09/28/2012	
35580	911641	O	John Edward Schmitt	Kansas City	MO	09/28/2012	
35581	947153	O	Vincent Scott Strobel	Sandy Springs	GA	09/28/2012	
35610	876237	O	Shawn Robert Atkinson	Swedesboro	NJ	09/28/2012	
35620	106080	O	John Russell Green	West Jordan	UT	09/28/2012	
35623	134789	O	Jason Michael Newcomer	Philadelphia	PA	09/28/2012	
35627	36610	O	Taylor Lee Romero	West Jordan	UT	09/28/2012	
35649	6212	O	Brandelyn Hall Smith	Knoxville	TN	09/28/2012	
35672	258116	O	Lori L. Saucier	Seven Hills	OH	09/28/2012	
35673	933032	O	Jesse Charles Smith	Livonia	MI	09/28/2012	
35679	589341	O	Chad Aron McDonald	Kannapolis	NC	09/28/2012	
35681	506608	O	Larry Reed	Columbia	SC	09/28/2012	
35687	965203	O	Reginald Camacho	Roseville	CA	09/28/2012	
35691	926694	O	Daniel Gavin Maldonado	Harrison Township	MI	09/28/2012	
35695	304953	O	John Raymond Paredes	San Jose	CA	09/28/2012	
35700	888602	O	Frank Anthony Armero	Morris Plains	NJ	09/28/2012	
35702	913801	O	Maureen Ruth Barlow	Brunswick	OH	09/28/2012	
35703	318271	O	Alvin Suhkenn Choi	Tustin	CA	09/28/2012	
35705	913609	O	Jeremy Roger Miles	Fenton	MI	09/28/2012	
35706	951272	O	Daniel Robert Sauer	Royal Oak	MI	09/28/2012	
35713	959891	O	Kristen Hauck Bay	Kennesaw	GA	09/28/2012	

**MORTGAGE LOAN ORIGINATOR LICENSES
APPROVED OR REINSTATED IN SEPTEMBER 2012**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35714	934640	O	Jeramie Allan Dalton	Roswell	GA	09/28/2012	
35717	959272	O	Vickey Jean Morgan	Kennesaw	GA	09/28/2012	
35720	926023	O	Lance Robert Yates	Lehi	UT	09/28/2012	
35723	689426	O	Gerson M. Alejandro	Rockville	MD	09/28/2012	
35726	448564	O	Nathan Edward Dube	Johns Creek	GA	09/28/2012	
35728	971058	O	John Callaway Halliburton	Atlanta	GA	09/28/2012	
35741	415693	O	Cheryl L. Jeffares	Covington	GA	09/28/2012	

TOTAL: 214

**Georgia Department of
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