



Monthly Mortgage Summary

Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division
 Monthly Summary of Mortgage Activities for the Period Ending July 2015

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Continuing Education Requirements for 2016 License Renewal: Reminder to Mortgage Loan Originators and Mortgage Brokers

On or before October 31, 2015, mortgage loan originators ("MLOs") and mortgage brokers must obtain 8 hours of continuing education to renew their licenses for 2016.

Mortgage brokers and MLOs approved for licensure that obtained their pre-licensing education in 2015 **DO NOT** have to obtain continuing education for the 2016 license renewal.

Continuing education obtained by MLOs for license renewal must be:

- ◆ taken for the required number of hours in the following areas of study:
 - ☑ 3 hours in federal law and regulations;
 - ☑ 2 hours in ethics, which shall include instruction on fraud, consumer protection and fair lending issues;
 - ☑ 2 hours in training related to lending standards for the nontraditional loan product marketplace; and
 - ☑ 1 hour in coursework that covers changes made to the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000, and its corresponding regulations.
- ◆ approved by the Nationwide Mortgage Licensing System and Registry ("NMLSR") and offered by an authorized person or entity;
- ◆ taken in a classroom setting or on-line; and
- ◆ acquired on January 1, 2015, through October 31, 2015.

Similarly, mortgage brokers licensed by the Department must obtain 8 hours of approved continuing education between January 1, 2015, through October 31, 2015.

Mortgage brokers also licensed as mortgage loan originators are only required to obtain 8 hours of continuing education in the areas designated above.

Mortgage brokers that are not licensed as mortgage loan originators must obtain a minimum of 8 hours of continuing education in areas that include the mortgage

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Continuing Education Requirements for 2016 License Renewal: Reminder to Mortgage Loan Originators and Mortgage Brokers

(Continued from page 1)

brokering process; federal mortgage law, rules, and regulations; Georgia residential mortgage law, rules and regulations; mortgage loan applications and required supporting documentation; fraud; ethics; and/or any other topic pertinent to the operation of a mortgage brokering business in Georgia. At least 1 hour of continuing education must be obtained in coursework that is concentrated on fraud detection and prevention.

To find out when and where necessary course work will be offered to satisfy Georgia's continuing education requirements, mortgage licensees should visit the NMLSR website at <http://mortgage.nationwidelicencingsystem.org/profreq/education/Pages/default.aspx>.

Georgia Residential Mortgage Act Fee ("GRMA") Semi-Annual Reporting and Payment Process

The GRMA fee on-line reporting and payment process changed substantially effective January 2, 2015. Refer to the Department's website for a more detailed discussion of these changes at <http://dbf.georgia.gov/changes-georgia-residential-mortgage-act-10-loan-fee-reporting-and-payment-process>.

To avoid fines for failure to remit GRMA fees when due, reporting and payment must be completed online at <https://bkgfin.dbf.state.ga.us/GRMAFee.html> by the deadlines established in Rule 80-5-1-.04. Please be reminded that **zero (\$0) reporting is no longer required**. Fees collected for the period January 1 through June 30, 2015, should be remitted to the Department through the online reporting and payment site no later than the first business day of September. For the current GRMA semi-annual period, any filings made after September 1, 2015, are considered late and must be made by submitting the hardcopy fee statement form, along with the GRMA fees and any late fees due.

On June 30, 2015, the Department sent an e-mail notification to the contact person that submitted the prior semi-annual report through the Department's online reporting and payment site and to the current contact for the licensee that is listed in the NMLS. For state-chartered institutions and Georgia mortgage licensees, the Department also sent a similar notification to the primary institution/licensee contact.

IMPORTANT NOTE: Most of the Department's payment sites perform better using the Mozilla Firefox browser. If you use Internet Explorer, please ensure that you have version 10 or higher. **Keep in mind that you may also need to refresh your browser and clear your browser's cache to ensure that you see the current, active page.**

HOLIDAY CLOSING

This is a reminder that the Department will be closed on Monday, September 7th for Labor Day.

Mortgage Call Report Reminder

This is a reminder that the Mortgage Call Report (“MCR”) required by O.C.G.A. § 7-1-1004.1 is due within 45 days of the end of every calendar quarter. **Second quarter data (April 1 – June 30, 2015) must be filed through the NMLS by August 14, 2015.**

Companies that fail to file quarterly MCRs prior to the deadline will be assessed a fine and may subject their Georgia license to revocation. Failure to file a timely MCR will also delay the processing of your renewal application.

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>

Administrative Actions

GRMA#	NAME	CITY	ST	ACTION TYPE	ISSUED	FINAL
	Sentrix Financial Services Inc.	Melbourne	FL	Order to Cease and Desist	06/01/2015	07/21/2015
	Mika Lynn Mills	Alpharetta	GA	Order to Cease and Desist	03/11/2015	07/21/2015
32654	Mika Lynn Mills	Greensboro	GA	Consent Order	07/21/2015	07/21/2015

Fine Summary Information

Fine Description	Count
GRMA fees paid late	2
Grand Total	2

COMMONLY USED ACRONYMS

CE — Continuing Education

Department — Georgia Department of Banking & 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

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The Department is the state agency that regulates and examines Georgia state-chartered banks, state-chartered credit unions, and state-chartered trust companies. The Department also has responsibility for the supervision, regulation, and examination of Merchant Acquirer Limited Purpose Banks (MALPBs) chartered in Georgia.

In addition, the Department has regulatory and/or licensing authority over mortgage brokers, lenders and processors, mortgage loan originators, check cashers, sellers-issuers of payment instruments, money transmitters, 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 a willing and able partner with our regulated entities in order to support vibrant and economic growth and prosperity in Georgia.

**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 stating your name and e-mail address. Please be sure to include "**Subscribe to Monthly Mortgage Summary**" in the Subject line.



MORTGAGE COMPANY APPENDIX

License Status	Definition
Approved	The entity has an Approved license.
Denied	The entity applied for a license and the request was Denied.
Revoked	The entity's license was Revoked and the entity is no longer authorized to conduct business.
Terminated – Expired	The entity failed to renew. Alternatively, this license status is also used for MLOs that were suspended by administrative action for failing to meet Georgia's sponsorship requirement.
Terminated – Ordered to Surrender	An entity has been ordered to surrender their approved license. The entity is not authorized to conduct business.
Terminated – Surrendered/Cancelled	The entity has requested a surrender/cancelation of their license and the regulator has granted this surrender/ cancelation request.

MORTGAGE COMPANY ACTIVITY BY CURRENT LICENSE STATUS

GRMA#	NMLS	Company Name	Date	License Name	City	State
Approved						18
17744	166111	Teresa S. Grubbs	07/07/2015	GA Mortgage Broker/Processor License	Griffin	GA
40746	1139164	SG Capital Partners LLC	07/10/2015	GA Mortgage Lender License	Stamford	CT
44674	818108	Assent Inc.	07/20/2015	GA Mortgage Lender License	Irvine	CA
45346	131699	AmeriPro Funding, Inc.	07/21/2015	GA Mortgage Lender License	Austin	TX
45472	368580	American First Lending Corporation	07/10/2015	GA Mortgage Lender License	Port Orchard	WA
45603	1312202	Richards Mortgage Servicing Inc	07/10/2015	GA Mortgage Lender License	Carrollton	GA
45706	27820	1st Signature Lending, LLC	07/10/2015	GA Mortgage Lender License	Noblesville	IN
45707	111471	Hampton Roads Mortgage Corporation	07/08/2015	GA Mortgage Broker/Processor License	Virginia Beach	VA
45834	1309474	Osage Capital LLC	07/01/2015	GA Mortgage Lender License	Osage City	KS
45919	3290	Metropolitan Home Mortgage, Inc.	07/15/2015	GA Mortgage Lender License	Irvine	CA
46014	1254976	ZFC Funding, Inc.	07/10/2015	GA Mortgage Lender License	Red Bank	NJ
46085	167881	MTH MORTGAGE, LLC	07/20/2015	GA Mortgage Lender License	Scottsdale	AZ
46134	1339801	Resource Financial Services, Inc.	07/08/2015	GA Mortgage Lender License	Columbia	SC
46135	1313859	Reverse Mortgages.com, Inc.	07/08/2015	GA Mortgage Lender License	Columbia	MO
46137	1265786	FIRM Financial, LLC	07/08/2015	GA Mortgage Broker/Processor License	Atlanta	GA
46410	288780	Red Rock Home Loans, Inc	07/15/2015	GA Mortgage Broker/Processor License	St George	UT
46424	176724	All Credit Considered Mortgage, Inc.	07/20/2015	GA Mortgage Lender License	Rockville	MD
46541	1374672	John Joseph Puccio III	07/28/2015	GA Mortgage Broker/Processor License	Statesboro	GA

GRMA#	NMLS	Company Name	Date	License Name	City	State
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Terminated - Surrendered/Cancelled						3
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11688	77047	Community Mortgage Corporation	07/02/2015	GA Mortgage Lender License	Cordova	TN
36511	937095	WG Lending, LLC	07/30/2015	GA Mortgage Lender License	Little Rock	AR
43659	1192005	CHMI Solutions, Inc	07/17/2015	GA Mortgage Lender License	MOORESTOWN	NJ

MORTGAGE LOAN ORIGINATOR APPENDIX

License Status	Definition
Approved	The entity has an Approved license.
Denied	The entity applied for a license and the request was Denied.
Revoked	The entity's license was Revoked and the entity is no longer authorized to conduct business.
Terminated – Expired	The entity failed to renew. Alternatively, this license status is also used for MLOs that were suspended by administrative action for failing to meet Georgia's sponsorship requirement.
Terminated – Ordered to Surrender	An entity has been ordered to surrender their approved license. The entity is not authorized to conduct business.
Terminated – Surrendered/Cancelled	The entity has requested a surrender/cancelation of their license and the regulator has granted this surrender/ cancelation request.

MLO ACTIVITY BY CURRENT LICENSE STATUS

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 08/03/2015)
Approved				293
26739	213075	Gerard Ivan Dickson	07/06/2015	Caliber Home Loans, Inc.
27176	205205	Kent Harry Bostic	07/31/2015	Home Point Financial Corporation
27242	121127	Aaron John Kloss	07/01/2015	Home Point Financial Corporation
27778	200164	Benita Dover Brailsford	07/13/2015	Guild Mortgage Company
28608	253263	STEPHEN ALAN SELIGMAN	07/01/2015	Weststar Mortgage, Inc.
28642	151320	Brian Keith Kimball	07/23/2015	Broker Solutions, Inc.
28859	200263	Kim Denise Thompson	07/10/2015	Southeast Mortgage of Georgia, Inc.
30270	120888	Carol Lynn Upshaw	07/21/2015	Summit Funding Advisors LLC
31404	376116	Charles Alexander Fuller Robertso	07/13/2015	Lending Solutions, Inc.
32669	658734	David Franklin Bailey	07/10/2015	Residential Credit Solutions, Inc.
32840	607714	Cynthia Dale Hall	07/30/2015	Victory Mortgage LLC
32969	252095	Jennifer Marie Clancy	07/16/2015	Caliber Home Loans, Inc.
33251	287290	John Paul Lozada Martinez	07/23/2015	Impac Mortgage Corp.
33660	293724	Allen Lee	07/07/2015	MiLend, Inc.
33722	488446	Dipan C Desai	07/23/2015	Stonegate Mortgage Corporation
33770	545246	BRIAN JEFFREY COLE	07/09/2015	Acopia, LLC
34309	881590	David Michael Winikates II	07/20/2015	Guaranteed Rate, Inc.
34550	909122	Raul Millan III	07/17/2015	
34819	360123	Gary Wayne Lambert	07/09/2015	Carrington Mortgage Services, LLC
35185	298497	Kerwin Pasqua Morns	07/01/2015	WR Starkey Mortgage, LLP
35281	28145	Michelle Lea Huff	07/08/2015	Reverse Mortgages.com, Inc.
35724	904131	Annette Bui	07/09/2015	Sovereign Lending Group Incorporated
36498	745227	Delvin Paul Davis	07/09/2015	Nationstar Mortgage LLC

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 08/03/2015)
36791	911947	Steven Clay Wilson	07/27/2015	Carrington Mortgage Services, LLC
36874	12268	Penny Renee Massey	07/09/2015	Sovereign Lending Group Incorporated
37965	971970	Christopher A Smith	07/09/2015	Pacific Union Financial, LLC
39883	924534	Katie Lynn Smith	07/09/2015	Mortgage Research Center, LLC
40038	930308	Dameon Damon Harrell	07/13/2015	Nationstar Mortgage LLC
40072	58184	Stuart Warsawsky	07/06/2015	Freedom Mortgage Corporation
40131	145824	Thomas Albert Mastromatto	07/09/2015	Geneva Financial, LLC
42185	636063	Amber Michelle Martin	07/07/2015	Carrington Mortgage Services, LLC
42239	389599	William Matthew Klotz	07/23/2015	PHH Mortgage Corporation
42324	186619	Yeghia Raffie Kalajian	07/27/2015	New Penn Financial, LLC
42641	325854	Richard Ralph Juliano	07/24/2015	CrossCountry Mortgage, Inc.
43203	941803	Blake Todd Suttter	07/21/2015	United Military Mortgage, LLC
45372	64458	William Sean Smith	07/10/2015	American First Lending Corporation
45511	111442	Karen S. Cole-Follett	07/08/2015	Hampton Roads Mortgage Corporation
45828	1011842	Makale Vanier Murraine	07/27/2015	Quicken Loans Inc.
45867	1319806	Stephen David Vaeth	07/14/2015	American Advisors Group
45971	962516	Ashley Elizabeth Arroliga	07/23/2015	Lenox Financial Mortgage Corporation
46001	166143	Teresa S. Grubbs	07/07/2015	Teresa S. Grubbs
46125	1274907	Lynwood Darryl Ingham Jr.	07/09/2015	Volunteer Mortgage, Inc.
46126	900002	Kristin Nicole Jourdan	07/07/2015	Home Point Financial Corporation
46132	956886	Derrick George Wheatley	07/16/2015	Impac Mortgage Corp.
46151	272335	Karen Elizabeth Perry	07/07/2015	American Financial Resources, Inc.
46233	1048384	Todd William Primmer	07/13/2015	Home Point Financial Corporation
46389	1026342	Adam Russell Garrett	07/23/2015	Reverse Mortgages.com, Inc.
46400	1172811	Deborah Anne Nichols	07/24/2015	CIS Financial Services, Inc.
46437	1164835	Kendrick Teodoro Gonzalez	07/01/2015	Pacific Union Financial, LLC
46482	870660	Aaron Obed Baca	07/16/2015	PennyMac Loan Services, LLC
46492	161761	Michael Anthony Parks	07/14/2015	Secure Lending Incorporated
46529	1085605	Kenneth Anthony Long	07/30/2015	American Advisors Group
46537	237688	Lynne Suzanne Schlereth	07/14/2015	DAS Acquisition Company, LLC
46552	110702	Nathan Preston Kern	07/01/2015	New Penn Financial, LLC
46553	408053	Alexander Scott Kirkland	07/13/2015	Academy Mortgage Corporation
46558	1279745	John Joseph Puccio III	07/28/2015	John Joseph Puccio III
46567	1371742	William Marion Edwards	07/21/2015	THE MORTGAGE HOUSE, LLC
46571	325589	Kristina Leigh Hanna	07/08/2015	MMW Holdings, LLC
46575	887802	Robert Ryan Bean	07/08/2015	Home Point Financial Corporation
46576	1336418	Keith Donald Belton	07/21/2015	American Advisors Group

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 08/03/2015)
46580	1262712	Jason Michael Cunningham	07/17/2015	Jason Collins
46589	134445	Carlton Evan Scott Jr	07/23/2015	New Penn Financial, LLC
46596	266405	Courtney Henry	07/15/2015	Red Rock Home Loans, Inc
46610	1217222	Carlos J. Dias	07/30/2015	Vanguard Funding LLC
46618	1374186	Anthony Frederick Rivers	07/09/2015	Liberty Home Equity Solutions, Inc.
46619	1257000	Uriel Jaim Sabbagh	07/16/2015	Weststar Mortgage, Inc.
46626	38801	Vincent Gerard Bucher	07/20/2015	Home Point Financial Corporation
46632	1299925	Erika V Mora	07/22/2015	Venta Financial Group, Inc.
46635	146912	Aleksandre Vayshelboym	07/14/2015	Service 1st Mortgage, Inc.
46644	680494	Susan Leslie Padfield	07/01/2015	American Advisors Group
46645	320377	Jay Allyn Polizzi	07/08/2015	Seterus, Inc.
46652	1375143	James Martin Bell	07/10/2015	New Day Financial, LLC
46653	1375130	Josiah Stuart Boyer	07/02/2015	New Day Financial, LLC
46658	148977	Patti Ann Crosswhite	07/13/2015	Home Point Financial Corporation
46659	930248	Erica Lyvette Davis	07/01/2015	Nationstar Mortgage LLC
46666	1361265	Mathew Joseph LaMunyon	07/13/2015	Academy Mortgage Corporation
46669	1133864	Damon Thomas Nix	07/06/2015	Freedom Mortgage Corporation
46670	1374293	Kimberly-Ann Marie Percy	07/07/2015	Mortgage Research Center, LLC
46677	297496	Joanne M Buffi	07/07/2015	Home Point Financial Corporation
46679	1369166	Frieda Hoffman Carone	07/20/2015	Atlantic Bay Mortgage Group, L.L.C.
46680	1193508	RICHARD S CLAMON	07/09/2015	On Q Financial, Inc.
46687	512895	David Michael Melton	07/02/2015	Home Point Financial Corporation
46689	1367899	Jose Ricardo Calderon	07/08/2015	Venta Financial Group, Inc.
46698	1323695	Sean Micheal Alexander	07/01/2015	Broker Solutions, Inc.
46705	1127968	Lisa Ann Metheny	07/14/2015	CUW Solutions, LLC
46708	1050403	Lori Ann O'Connor	07/01/2015	CUW Solutions, LLC
46710	1121947	Jean Katherine Shawesh	07/16/2015	CUW Solutions, LLC
46712	1336448	Gavin Kole Treweek	07/01/2015	CityWorth Mortgage LLC
46719	34836	James Michael Carr	07/02/2015	Mortgage Research Center, LLC
46721	302966	Debra Gill De Masi	07/13/2015	CrossCountry Mortgage, Inc.
46722	379216	Joshua James Dramitinos	07/31/2015	Pacific Union Financial, LLC
46723	202678	John Werner Fink	07/01/2015	CrossCountry Mortgage, Inc.
46724	1374238	Curtis Dietrich Fischer	07/06/2015	Mortgage Research Center, LLC
46725	193617	Daniel Douglas Holtz	07/08/2015	Sovereign Lending Group Incorporated
46729	318946	Rainey Noelle Powers	07/02/2015	Total Media Management LLC
46730	1374289	Davina Marie Sanders	07/09/2015	American Advisors Group
46731	771456	JANET L SUSI	07/06/2015	Prospect Mortgage, LLC

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 08/03/2015)
46732	1370807	Jason Neil Upton	07/02/2015	Urban Financial of America, LLC
46735	154007	Christopher Ryan Brittingham	07/02/2015	Mortgage Research Center, LLC
46736	880848	Julia Mae-Vangheluwe Brown	07/10/2015	Homeside Financial, LLC
46738	59984	Susan Rose Colella	07/02/2015	Carrington Mortgage Services, LLC
46739	1374345	Matthew Lawrence Colgin	07/09/2015	Mortgage Research Center, LLC
46740	1342254	Justin Wyatt Feldman	07/02/2015	Broker Solutions, Inc.
46741	829175	Michael Thomas Victor Gaxiola	07/31/2015	Paramount Residential Mortgage Group, Inc.
46742	1369986	Michael Fredrick Grasso	07/09/2015	North Georgia Lending, Inc.
46743	1319507	Andrew Harris Gregg	07/07/2015	Carrington Mortgage Services, LLC
46744	1374341	Joel Michael Grisamore	07/07/2015	Mortgage Research Center, LLC
46745	1374324	Lindsey Jo James	07/02/2015	Mortgage Research Center, LLC
46746	1244228	Joseph Bernard Koeberlein	07/16/2015	Freedom Mortgage Corporation
46747	1262934	Alma Laura Michel	07/02/2015	Quicken Loans Inc.
46752	1339476	Diana Stefania Debski	07/08/2015	Cardinal Financial Company, Limited Partnership
46754	269639	Christina Lynne Ferro	07/01/2015	Taylor Morrison Home Funding, LLC
46755	17876	Patrick Joseph Flynn	07/07/2015	Carrington Mortgage Services, LLC
46757	1351314	Paul Douglas Humphries	07/06/2015	Carrington Mortgage Services, LLC
46759	1126469	Alison Lilia James	07/14/2015	Ocwen Mortgage Servicing, Inc.
46760	1367401	Alexander Ian Karas	07/06/2015	One Reverse Mortgage, LLC
46761	1377996	Douglas James Lynberg	07/08/2015	Liberty Home Equity Solutions, Inc.
46762	132890	Brian Gary McCourt	07/07/2015	Carrington Mortgage Services, LLC
46763	758979	Joseph Manuel Mendivil	07/06/2015	Freedom Mortgage Corporation
46764	1367405	Tania Sultana Miah	07/06/2015	One Reverse Mortgage, LLC
46765	209652	Jeffrey Lee Oldenburg	07/09/2015	Reverse Mortgage Funding LLC
46766	1230577	Christopher Michael Richey	07/06/2015	Carrington Mortgage Services, LLC
46767	148659	David Andrew Roberts	07/06/2015	Carrington Mortgage Services, LLC
46768	1374759	Kelly Theresa Romano	07/07/2015	Planet Home Lending, LLC
46769	66005	James Joseph Torrence	07/08/2015	Carrington Mortgage Services, LLC
46773	1359976	Shahdab Ahmed	07/31/2015	TCS E-SERVE AMERICA, INC.
46774	1376975	Tiffany Nichole Angier	07/06/2015	First Mortgage Solutions, LLC
46777	1309155	Leo Vincent Cimini	07/13/2015	Freedom Mortgage Corporation
46778	1377023	Landon Scott Clark	07/30/2015	First Mortgage Solutions, LLC
46779	1047513	Marcus Earl Cole	07/13/2015	Carrington Mortgage Services, LLC
46781	1365190	Frank John DeVaul Jr.	07/01/2015	Nationstar Mortgage LLC
46786	630134	David Michael Finger	07/07/2015	Carrington Mortgage Services, LLC
46787	1166147	Shana Rosina Jarvis	07/22/2015	Ocwen Mortgage Servicing, Inc.
46788	789988	Chaunte Monique-Renee Lewis	07/23/2015	Freedom Mortgage Corporation

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 08/03/2015)
46790	226704	Thomas Craig Penley Jr	07/21/2015	Carrington Mortgage Services, LLC
46791	7165	ERIC SCOTT PETERSON	07/07/2015	Freedom Mortgage Corporation
46792	1361251	Jalesha Breanna Register	07/06/2015	Freedom Mortgage Corporation
46794	1283402	Bailey Smith	07/17/2015	iCapital Mortgage, LLC
46796	363948	Ryan Thomas Smith	07/09/2015	Freedom Mortgage Corporation
46797	497224	John Keefe Spero	07/08/2015	Freedom Mortgage Corporation
46799	1304188	Tiara J Williams	07/06/2015	Freedom Mortgage Corporation
46803	947634	Victor Cortes	07/22/2015	Homestar Financial Corporation
46804	1322814	Julie Anne Dorsey	07/21/2015	R M K Financial Corp.
46805	1282288	Danielle Louise Fell	07/07/2015	One Reverse Mortgage, LLC
46806	82768	Adriana Mayela Gonzalez de la G	07/13/2015	Homeward Residential, Inc.
46809	1059367	Alan Joseph Lea	07/13/2015	Pacific Union Financial, LLC
46810	487914	Danny Steve Mejia	07/21/2015	R M K Financial Corp.
46811	1243019	Linda Sue Mueller-de la Rosa	07/07/2015	Academy Mortgage Corporation
46813	1370857	Andrea Denise Ragan	07/08/2015	Primary Residential Mortgage, Inc.
46814	1373137	John Mark Stockstill	07/07/2015	Mortgage Research Center, LLC
46816	1379157	Evelyn Ruth Yancy	07/22/2015	Caliber Home Loans, Inc.
46817	1098287	Hans-Dieter Brunner	07/08/2015	Finance of America Mortgage LLC
46818	335828	Omeed Sadat Darkeh	07/20/2015	Assent Inc.
46819	268351	Carlene Laree Delegal	07/08/2015	loanDepot.com, LLC
46820	158508	Melissa Johanna Farrell	07/13/2015	Home Point Financial Corporation
46821	173898	Brandon James Hartley	07/09/2015	Home Point Financial Corporation
46822	179651	Ryan Joseph Huebel	07/08/2015	Home Point Financial Corporation
46823	140132	Stamatia Alexandra Klaburner	07/28/2015	Finance of America Mortgage LLC
46824	1146747	Charles Steven Timoneda II	07/08/2015	Lakeview Loan Servicing, LLC
46826	1123202	Steve K Williams Jr.	07/08/2015	loanDepot.com, LLC
46829	1065759	Erfun Jahanshahi Fard	07/10/2015	Broker Solutions, Inc.
46830	171755	Galen Theodore Frizzie Jr	07/14/2015	Home Point Financial Corporation
46831	176879	Jason Dee Grafton	07/16/2015	Carrington Mortgage Services, LLC
46832	514094	Brian K Gussler	07/14/2015	Home Point Financial Corporation
46834	389715	Patrick Joseph Jura	07/09/2015	Carrington Mortgage Services, LLC
46835	1147010	Jonathan Paul Kirk	07/09/2015	Provident Funding Associates, L.P.
46837	1365172	Christopher Popovics Kovacs	07/13/2015	Nationstar Mortgage LLC
46838	1374932	Nicholas Ray Orf	07/09/2015	Mortgage Research Center, LLC
46840	188957	Heather Danielle Rao	07/16/2015	Home Point Financial Corporation
46843	1368665	Joshua Paul Stack	07/09/2015	Mortgage Research Center, LLC
46844	659073	Cameron Leann Watson	07/08/2015	WR Starkey Mortgage, LLP

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 08/03/2015)
46852	1374125	Bridgette Dorene Bigelow	07/13/2015	Mortgage Research Center, LLC
46854	1313799	Ryan Thornton Boyd Mr	07/08/2015	CrossCountry Mortgage, Inc.
46855	1379769	Paul Andrew Burian Jr	07/13/2015	New Day Financial, LLC
46858	1379803	Patrick Charles Hartnett	07/13/2015	New Day Financial, LLC
46859	1379797	Atlee Hake Hershner	07/13/2015	New Day Financial, LLC
46860	838279	Michelle Suzanne Hewitt	07/14/2015	Home Point Financial Corporation
46861	1367093	Jeremy Morrill Klein	07/13/2015	Flagship Financial Group, LLC
46862	412220	Frank Lee	07/22/2015	On Q Financial, Inc.
46865	199879	James Christopher Mahieu	07/20/2015	Home Point Financial Corporation
46866	1238324	Cedric Dione McCowin	07/30/2015	Quicken Loans Inc.
46867	389688	Richard Barton McCully	07/13/2015	Carrington Mortgage Services, LLC
46869	93945	Susan Elizabeth Otfinoski	07/13/2015	Carrington Mortgage Services, LLC
46870	1324480	Shane Michael Prince M	07/09/2015	Broker Solutions, Inc.
46871	1194225	Jason Michael Robertson	07/16/2015	Broker Solutions, Inc.
46872	1237208	Simoun Shamoon	07/13/2015	Quicken Loans Inc.
46874	1379790	Braden Joshua Walden	07/20/2015	New Day Financial, LLC
46876	495317	John William Anderson	07/14/2015	Carrington Mortgage Services, LLC
46878	1371812	Antonio Demetre Brown	07/31/2015	Liberty Home Equity Solutions, Inc.
46879	267844	Aaron Bert Chapman	07/20/2015	SecurityNational Mortgage Company
46880	187284	STEVEN JOEL CORNELIUS	07/22/2015	Longbridge Financial, LLC
46881	588510	Carolyn Reed Cushing	07/13/2015	HomeServices Lending, LLC
46882	1339413	Shaun Michael Dunphy	07/14/2015	Cardinal Financial Company, Limited Partnership
46883	1339498	Kimberly Michelle Gold	07/16/2015	Cardinal Financial Company, Limited Partnership
46885	1365311	Taylor John Logan	07/08/2015	Nationstar Mortgage LLC
46886	892374	Cynthia Marlatt	07/27/2015	Homestar Financial Corporation
46888	1368000	Edward Joseph Sawicki	07/14/2015	Envoy Mortgage Ltd
46889	1372819	Kyle Douglas Scott	07/14/2015	Mortgage Research Center, LLC
46896	728813	Chad M. Bonadona	07/14/2015	Angel Oak Home Loans LLC
46897	1125746	Promise Victoria Jackson	07/15/2015	Mortgage Research Center, LLC
46898	1362249	John Anderson Kirby	07/15/2015	Mortgage Research Center, LLC
46899	399720	Walter Vance Lundgren	07/28/2015	Green Tree Servicing LLC
46902	1336339	Matthew David Reyes	07/23/2015	Caliber Home Loans, Inc.
46903	1377174	Cristoval J Soto	07/22/2015	Nationstar Mortgage LLC
46904	209295	Aaron Douglas Spicer	07/16/2015	Nationstar Mortgage LLC
46905	1376080	Denise Marie Startare	07/21/2015	Freedom Mortgage Corporation
46906	1359712	Luke Andrew Whaley	07/15/2015	Mortgage Research Center, LLC
46907	342525	Reza Amir Aussef	07/14/2015	

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 08/03/2015)
46908	1379860	Jacklyn Leigh Cox	07/21/2015	Mortgage Research Center, LLC
46911	1367021	Mary Elizabeth Ellerbe	07/16/2015	Quicken Loans Inc.
46913	1220804	Deborah Jane Hendrix	07/23/2015	1st Franklin Financial Corporation
46914	297359	Timothy Michael Hoy	07/20/2015	Carrington Mortgage Services, LLC
46915	1367746	Michael John Maze	07/14/2015	iFreedom Direct Corporation
46916	1374328	James Steven Miller	07/16/2015	Mortgage Research Center, LLC
46917	1228272	Jongchul Park	07/21/2015	United Capital Company, LLC
46918	1374331	Seth Roger Rector	07/20/2015	Mortgage Research Center, LLC
46920	552833	William Robert Snow	07/17/2015	Carrington Mortgage Services, LLC
46921	1376110	Joey Benson Trinity	07/23/2015	Specialized Loan Servicing LLC
46922	1107363	Travis James Beck	07/20/2015	Quicken Loans Inc.
46923	1013159	Aaron Peter Berger	07/20/2015	Quicken Loans Inc.
46925	1177889	Elizabeth Alice Fox	07/20/2015	Quicken Loans Inc.
46926	1374357	Mallory Ann Houchins	07/21/2015	Mortgage Research Center, LLC
46927	372435	Daniel Allaman Miller	07/27/2015	Finance of America Mortgage LLC
46928	1237750	Tracy Arthur Miller Jr	07/20/2015	Quicken Loans Inc.
46929	1367276	Michael Joseph O'Shea	07/20/2015	Quicken Loans Inc.
46930	948049	Laura L Parker	07/20/2015	RMC Mortgage Corporation
46931	1312157	Joseph Peter Piazza	07/20/2015	Quicken Loans Inc.
46932	1262936	Christopher Michael Reese	07/20/2015	Quicken Loans Inc.
46935	1222465	Katherine Lorene Searls	07/20/2015	Quicken Loans Inc.
46936	139573	John Henry Steinberg	07/28/2015	Green Tree Servicing LLC
46937	1238354	Julian Ron Yaldo	07/20/2015	Quicken Loans Inc.
46938	1108492	Joshua Allen Barrett	07/23/2015	Freedom Mortgage Corporation
46940	1371156	Moniruzzaman Chowdhury	07/27/2015	CrossCountry Mortgage, Inc.
46941	21741	Timothy Irvine Crouse	07/21/2015	Freedom Mortgage Corporation
46942	174028	Lisa Joy Newman	07/28/2015	SecurityNational Mortgage Company
46943	1301038	Michael Anthony Vespa Sr	07/23/2015	Freedom Mortgage Corporation
46945	14125	Allen K Zitting	07/28/2015	Allen Mortgage, LLC
46946	1372096	Reginald Barry Ghioto	07/23/2015	Silverton Mortgage Specialists, Inc.
46949	1334898	Jason Christopher Brewster	07/28/2015	Stonegate Mortgage Corporation
46951	1009176	Thomas Jay Corzine	07/28/2015	Prospect Mortgage, LLC
46952	1041771	Lucas Dukes	07/21/2015	Fairway Independent Mortgage Corporation
46954	1249236	Robert Vincent Hubert	07/21/2015	Mortgage Research Center, LLC
46958	415550	TERESA C MITCHELL	07/27/2015	Taylor Morrison Home Funding, LLC
46959	1379004	Brandie Marie Morris	07/22/2015	Mortgage Research Center, LLC
46965	49599	Michael Anthony Biel	07/27/2015	CrossCountry Mortgage, Inc.

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 08/03/2015)
46966	391631	Dominic Vincent Bologna	07/27/2015	Equity Loans LLC
46968	33285	Charles William Farringer	07/22/2015	Home Point Financial Corporation
46969	563028	Joseph Patrick Hicks	07/22/2015	Carrington Mortgage Services, LLC
46974	139000	Michael Joseph Marcellino	07/23/2015	Home Point Financial Corporation
46975	1318487	Julie Jeanette Marx	07/22/2015	Stonegate Mortgage Corporation
46976	563402	Susan Marie Myher	07/23/2015	Carrington Mortgage Services, LLC
46978	1314407	KENNETH ROBERT STCLAIR JR	07/31/2015	Silverton Mortgage Specialists, Inc.
46979	149385	David Richard Stickles	07/28/2015	Home Point Financial Corporation
46980	858549	Cindy C Strachan	07/22/2015	Carrington Mortgage Services, LLC
46981	813780	Douglas Earl Turner	07/22/2015	Carrington Mortgage Services, LLC
46983	1366769	Adam Joseph Altenburger	07/23/2015	Quicken Loans Inc.
46985	906771	DEVIN CAYWOOD	07/29/2015	Movement Mortgage, LLC
46987	1367046	Dino Fallone	07/23/2015	Quicken Loans Inc.
46988	1379682	Justin Alexander Keith	07/23/2015	CityWorth Mortgage LLC
46989	1383064	Jarrett Caleb Kirby	07/28/2015	United Capital Company, LLC
46990	114748	christopher eric liebigh	07/30/2015	Homeside Financial, LLC
46992	1367250	Chelsea Michael Morgan	07/23/2015	Quicken Loans Inc.
46993	1390314	Soomer Nuruddin Punja	07/27/2015	First Option Mortgage, LLC
46994	816658	Anshal Rode	07/23/2015	CityWorth Mortgage LLC
46995	1294781	Shawn Shaya Sajadi	07/23/2015	Nationstar Mortgage LLC
46998	239725	Benjamin Nathan Stone	07/23/2015	Home Point Financial Corporation
46999	1368544	YOUNG CHEOL SUNG	07/28/2015	Prime Home Loans, Inc
47000	1371600	Matthew David Tucker	07/23/2015	Freedom Mortgage Corporation
47007	222739	Tamara Lynn Burch	07/30/2015	ProFund Mortgage LLC
47008	245984	Ami Desai	07/30/2015	Home Point Financial Corporation
47009	1377415	Lora Travis Ehling	07/27/2015	New Penn Financial, LLC
47014	1377412	Kyle Kristopher Phillips	07/27/2015	New Penn Financial, LLC
47015	1121192	Raul Ricardo Smith	07/30/2015	Mortgage Research Center, LLC
47016	1383843	Richard Ernest Teves	07/27/2015	Embrace Home Loans, Inc.
47017	1339610	Kari Lynn Yocum	07/31/2015	Broker Solutions, Inc.
47018	1166740	Drew Alan Benson	07/28/2015	Guild Mortgage Company
47019	1093599	Paul Alexander Burns	07/27/2015	Freedom Mortgage Corporation
47020	738490	Kelley Downing	07/27/2015	Altisource Fulfillment Operations, Inc.
47021	1377411	Matthew Michael Fahy	07/27/2015	New Penn Financial, LLC
47023	1159952	Shawn Patrick McAfee	07/27/2015	Quicken Loans Inc.
47026	1215401	Jennifer Leigh Ronan	07/27/2015	Carrington Mortgage Services, LLC
47028	1365304	Randall Lee Snearly	07/28/2015	Mortgage Lenders of America, LLC

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 08/03/2015)
47029	264288	Neil Todd Wilson	07/31/2015	Mortgage Lenders of America, LLC
47036	1372636	Michael F Lewis	07/30/2015	Mortgage Lenders of America, LLC
47041	1341357	William A. Talley III	07/30/2015	Urban Financial of America, LLC
47046	1375743	Gabriel Geraldo Bucio II	07/30/2015	Quicken Loans Inc.
47053	506633	Nicki S Riley	07/30/2015	HomeServices Lending, LLC
47058	845785	Brendan James Barrow	07/30/2015	Bayview Loan Servicing, LLC
47064	1382433	William John Dwyer III	07/30/2015	Embrace Home Loans, Inc.
47066	74497	Laurie Suzan Harz	07/30/2015	SWBC Mortgage Corporation
47070	1264826	Barbara Alexandra McElya	07/30/2015	Carrington Mortgage Services, LLC
47076	1033098	Erik Edward Topalian	07/30/2015	Planet Home Lending, LLC
47077	1326109	Jacob Lee Wermuth	07/30/2015	Mortgage Research Center, LLC

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 08/03/2015)
Terminated - Expired				37
25741	193813	CAROL LYNN BRAND	07/14/2015	
29288	28140	Heather Marie Alexander	07/14/2015	
31103	282769	David A Caputo	07/14/2015	
33077	775374	Jeffrey Allen Darish	07/14/2015	
33327	819636	Jason Lamar Bailey	07/14/2015	
34007	252838	David Joseph Dziadon	07/14/2015	
36970	1023357	Carla Lisa Campanella	07/14/2015	
37689	753844	Hampton Forrest Hook	07/14/2015	
37815	197227	Andrew Charles Backhus	07/14/2015	
38342	1042346	Shannon Winnifred Groscurth	07/14/2015	
39023	1025438	Thomas Aquinas Henrich	07/14/2015	
40845	475826	Kathryn Hoole Camp	07/14/2015	
41901	1146707	Francesca Elena Castillo	07/14/2015	
42040	1155594	Matthew Brian Boner	07/14/2015	
42045	1168852	Matthew Charles Ealy	07/14/2015	
42103	951091	Ali Hussein Abdallah	07/14/2015	
42438	1177495	Alexandra McCune Blackburn	07/14/2015	
42818	1008466	Terrence Devon Dudley	07/14/2015	
42888	115970	John Anthony Broderick	07/14/2015	
42891	938851	Brian Joseph Fettkether	07/14/2015	
43013	1137408	Melissa Anne Hamilton	07/14/2015	
43222	1212655	Demetrius Marcelle Edwards	07/14/2015	
43224	1212650	Matthew Martin Givens	07/14/2015	
43282	1163329	sheri Deane Aleksandrowicz	07/14/2015	
43391	1204775	Nicholas Alexander Gard	07/14/2015	
43516	1198428	Eric Robert Topping	07/14/2015	
43666	559036	Nathan J Honzalek	07/14/2015	
43737	881609	Robert Perry Amos Jr	07/14/2015	
43749	1203463	Joaquin Abascal Gallegos	07/14/2015	
43877	485984	Thomas Medley Bale II	07/14/2015	
44037	1228687	Jack Eoghan Durkan	07/14/2015	
44414	1238306	Mark Edward Johnson Jr	07/14/2015	
44637	1168494	Gethin Rhys Angell	07/14/2015	
44726	1211898	Anthony Christian Binder	07/14/2015	
44729	1186417	Jordan Allen Castilleja	07/14/2015	

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 08/03/2015)
44835	265792	Michael Sean Gingras	07/14/2015	
44876	1211962	Justin David Heggie	07/14/2015	
Terminated - Ordered to Surrender				1
32654	718803	Mika Lynn Mills	07/21/2015	

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 08/03/2015)
Terminated - Surrendered/Cancelled				57
24380	68000	Brian Arthur Abbee	07/06/2015	
25343	213839	Brandon Jamal Stewart	07/23/2015	
26005	93255	Jason Mickschl	07/06/2015	
26490	46817	Matthew Todd Olson	07/01/2015	
26807	145526	Bruce Wayne Epperson	07/24/2015	
27205	86955	David Wayne Lockwood	07/20/2015	
28056	203041	John Fitzgerald Creighton	07/06/2015	
28232	7371	Glenda J Popwell	07/14/2015	
28291	112023	Christopher Mark Burroughs	07/27/2015	
28336	162393	Saul Salzberg	07/30/2015	
30010	174433	Michael Joseph Humenesky	07/14/2015	
30806	144538	Kelly Anne Hartlage	07/21/2015	
32324	503936	Cosette Lourene Newberry	07/21/2015	
32401	217138	Michael Patrick Shaver	07/31/2015	
32514	132923	Paige Janette Darnall	07/29/2015	
32860	609809	Michael J Caputo	07/28/2015	
33314	544332	kristin brooks alpert	07/28/2015	
34354	544500	Krista Anne Eiden	07/28/2015	
35096	916631	Emily Nellwyn Zach	07/24/2015	
35097	847915	Alexander Vincent Murphy-Barriga	07/29/2015	
35278	931335	Alex Michael Butt	07/29/2015	
35302	833869	Jerome Scott Azure	07/24/2015	
36354	363947	Steven Ira Abramson	07/02/2015	
36758	894101	Jiri George Chodur	07/31/2015	
36977	258809	Robert Eugene Wrestler III	07/24/2015	
37635	1016232	Kathleen Ann Ring	07/24/2015	
38315	265313	LAVONNE THERESE BARRY	07/28/2015	
38403	969477	Brian Scott Springer	07/28/2015	
38718	588661	Derek Todd Watkins	07/22/2015	
38776	1026909	Lindsay Rae Svoboda	07/20/2015	
39264	320671	Joshua Sittle Wilson	07/24/2015	
39953	964240	Ryan David Arndt	07/14/2015	
40237	1117512	Shelly Renee Doris	07/14/2015	
40501	718106	DAVID BRUMLEY	07/20/2015	
40842	1136546	Jennifer S Neal	07/22/2015	

GRMA#	NMLS	Entity Name	License Status Date	Current Sponsoring Company Name (As of 08/03/2015)
40953	1097152	Zachariah Renee Huff	07/24/2015	
41535	1159962	John Robert Stempowski	07/16/2015	
42238	1155593	Joshua Graham Daly	07/14/2015	
42272	1177902	Richelle Lynn Vonberg	07/14/2015	
42660	1186600	Michael Donovan Logsdon	07/31/2015	
43206	1203428	Robert Lynn Wildman	07/08/2015	
43416	1050846	Sterling Greg Sublett	07/24/2015	
43511	1078962	Tejpal Singh Hundal	07/02/2015	
43575	1212051	Alexander Bradley Martin	07/15/2015	
43930	695529	Jose Carlos Gonzalez	07/13/2015	
44020	1059333	Yesenia M. Ulloa	07/10/2015	
44746	1195161	Aaron James Ruskiewicz	07/10/2015	
44809	1212046	Alyssa Renee Mann	07/10/2015	
44828	1220019	Anthony James Chetcuti	07/06/2015	
45178	1203402	Quintin Desmond Sweat Jr.	07/21/2015	
45366	1168813	Samantha Rae Chartrand	07/07/2015	
45492	663000	Marie-Anne Castellanos	07/31/2015	
45920	1320890	Carol Jean Abbey	07/31/2015	
45933	334602	Lillian H. Zakeri	07/16/2015	
46025	114157	Jeffrey Scott Ortman	07/24/2015	
46215	737228	John Nicholas Irmes IV	07/31/2015	
46311	1156760	Adam Ryan Kelly	07/28/2015	