



Monthly Mortgage Summary

Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division Monthly Summary of Mortgage Activities for the Period Ending September 2014

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Georgia's Mortgage Renewal Checklist

Georgia's mortgage license renewal checklist has been posted to the NMLS Resource Center. Please review the checklist for information on the requirements to renew your license. To avoid a late fee, please renew between November 1 and December 1, 2014.

[Georgia Renewal Checklist Link](#)

To complete a renewal request you must continue to meet all licensing requirements of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000, *et seq.* If you still meet these requirements, attest to that fact and submit a renewal request through NMLS. Click the [Annual Renewal link](#) on the home page of the NMLS Resource Center to get started. If you have any questions about renewing your Georgia mortgage license(s) through NMLS between November 1, 2014, and December 1, 2014, please email: renewal@dbf.state.ga.us.

2015 Mortgage License/Registration Renewal Timeline

All state-licensed individuals and companies holding a Mortgage Loan Originator, Broker or Lender License or Registration must submit a renewal request through NMLS starting November 1st if they wish to retain their license to conduct business in Georgia in 2015.

CE Deadline	10/31/14	Broker Licensees and MLOs
Renewal Period Begins	11/1/14	
Renewal Period Ends	12/1/14	
Late Renewal Begins	12/2/14	Late Renewal Application Fee—\$100 (MLO) and \$300 (Company)
Late Renewal Ends	12/31/14	
License and Registration Expiration	1/1/15	Expired licensees and registrants must re-apply for licensure or registration to be reinstated.

Streamlined Renewals—Mortgage Company Licensees, Registrations & Branches

All companies holding a Mortgage Broker/Processor or Lender License or Registration in Georgia must submit a renewal request through NMLS between November 1st and December 1, 2014. The NMLS Streamlined Renewal Process allows your company to conveniently manage the renewal of company, branch, and sponsored mortgage loan originator (MLO) licenses through your organization's NMLS account.

Actions Required: Records must be up to date at time of renewal. Amendments to license information CANNOT be made through the renewal feature. If you need to make changes to a company, branch, or individual record before you can attest to its accuracy for renewal, this must be done prior to submitting a renewal request through the Filing tab. It is strongly recommended that you submit updates immediately to allow sufficient time for review. Additionally, you should review license statuses and confirm that there are no outstanding license items that need to be cleared.

Mortgage Broker Licensees Only—The Broker CE deadline is October 31, 2014. Please refer to the email you received from the Department with instructions on how to report your CE's. The Department will prevent from renewing any Broker Licensee that has failed to report their CE's.

NOTE: Waiting until November or December to submit amendments and/or clear outstanding license items will delay approval of your renewal request.

Easy Steps for Renewal:

- Continue to meet all licensing requirements of the Georgia Residential Mortgage Act. The requirements for renewal are listed on the [Georgia Renewal checklist](#) located on the NMLS Resource pages.
- If your company continues to meet these requirements:
- Attest to that fact and submit a renewal request through NMLS
- Pay the required statutory license renewal fees and NMLS transaction fees (see fee information below).

Click the [Annual Renewal link](#) on the home page of the NMLS Resource Center. If you have any questions about renewing your Georgia mortgage license(s) through NMLS please email: renewal@dbf.state.ga.us.

Mortgage Call Report: Your company's Mortgage Call Report (MCR) must be submitted through NMLS for the appropriate quarter(s). Georgia created MCR license items will prevent approval of your renewal application.

Attestation – Company and Individual: Companies may log onto the NMLS website and complete the attestation process and request renewal starting November 1st. Attestation is a company's legal certification that: (i) company and branch NMLS records are up to date, (ii) renewal requirements have been satisfied, and (iii) the company meets all license renewal eligibility requirements. Companies are required to complete an attestation pertaining to company and branch renewal requests selected for submission each time the Company Renewals Cart is submitted.

NOTE: Companies cannot attest to an individual's MLO license. All licensed individuals MUST log-in to their NMLS account and attest to their personal license information and compliance with renewal requirements for each regulator before a renewal request can be submitted. Once attestation is complete, either the individual MLO or the sponsoring company can submit a renewal request for the license.

Control Persons (Form MU2) do not need to attest to their record as part of a company's renewal submission.

Renewing Sponsored MLOs: If your company will be submitting and paying the renewal request for sponsored MLOs, you can submit the request(s) through the Renewal tab in NMLS, as well. The individual must first attest that they continue to meet all licensing requirements including all [continuing education requirements](#) and that their record is up to date before you can request renewal of their license.

Streamlined Renewal—Mortgage Loan Originators

All state-licensed individuals holding a **Georgia Mortgage Loan Originator License** must renew their license through NMLS starting November 1, 2014 if they wish to retain their license to conduct business in **Georgia** in 2015.

Records must be up to date at time of renewal. Amendments to your record CANNOT be made through the renewal feature. If you need to make changes to your record before you can attest to its accuracy, we strongly recommend submitting any necessary updates through the Filing tab immediately to allow sufficient time for the review of changes prior to renewal. In addition, you may wish to review your status and confirm that you have no outstanding license items that need to be cleared.

NOTE: Waiting until November or December to submit amendments and/or clear outstanding license items will delay the approval of your renewal request.

NMLS 2015 Streamlined Renewal Process

Renewal Requirements: To complete a renewal request, you must continue to meet all licensing standards for Georgia. The requirements for renewal are listed on the [Georgia Renewal checklist](#) located on the NMLS Resource pages. Click the [Annual Renewal link](#) on the home page of the NMLS Resource Center for more information. If you have any questions about renewing your Georgia mortgage license(s) through NMLS please email: renewal@dbf.state.ga.us.

Attestation and Renewal Request Submission: Starting November 1st, you must log-in to your NMLS account and attest to your record. Attestation is your legal certification that: (i) your NMLS record is up-to-date, (ii) renewal requirements have been completed, and (iii) you meet all renewal eligibility requirements. Once attested, either you or your sponsoring company can submit your renewal request.

Credit Report Authorization: You must authorize a credit report at the time of submitting your renewal request. Even if you already authorized a credit report at the time of licensure, you must do so again prior to renewal. Georgia will accept a credit report requested within the 90 days preceding your renewal request.

If you have requested a credit report during the renewal period for Georgia or another state during that time period no further action is required. If you have not requested a credit report within the past 90 days, you must make a credit report request through the Filings Tab ([Individual \(MU4\) Credit Report Request Guide](#)). The fee for a credit report charged by NMLS is \$15. Renewal applications will be considered incomplete without a recent credit report (within the past 90 days).

Continuing Education: All renewing MLO's must complete 8 hours of [continuing education](#) (CE), including 1 GA elective hour, by October 31, 2014, unless the required 20 hours of PE was completed in 2014 (**this deadline may be earlier than other states in which you are licensed**). CE's will be reported by the education providers through NMLS. No separate reporting is required. The Department will assess a \$100 late fee if the CE requirement is not met by October 31, 2014; the late CE fee is required as part of the renewal application. Licensees that have not met the CE requirements will be prevented from submitting renewal requests. Renewal applications with unpaid late CE fees will be considered incomplete. For information on available courses, see the [Professional Standards](#) section of the *NMLS Resource Center*.

COMMONLY USED ACRONYMS

CE — Continuing Education

Department — Ga. 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

Mortgage Renewal Fees

Mortgage Broker/Processor License or Registration	\$500 annual license fee including NMLS processing fee
Mortgage Lender License or Registration	\$1000 annual license fee including NMLS processing fee
Mortgage Branch Approval	\$20 NMLS processing fee
Mortgage Loan Originator	\$100 annual license fee plus \$30 NMLS processing fee (MLOs may also be required to pay \$15 to authorize a credit report)

These fees must be paid electronically through NMLS upon submission of the license renewal request. Requests must be submitted by **December 1, 2014** for a timely renewal. Renewal requests submitted on or after December 2nd will be considered late and will be subject to an additional \$300 (Company Licensees and Registrations) or \$100 (MLO) late renewal application fee that will be invoiced through NMLS.

Is Your E-Mail Address Correct in NMLS?



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.

Mortgage License Expiration

Georgia expires all licensees, registrations and branches that have not submitted a complete renewal application by December 31, 2014.

NMLS WILL NOT ACCEPT RENEWAL SUBMISSIONS AFTER MIDNIGHT (12:00AM) EST on December 31, 2014. Please note the time zone difference of your location.

Licensees who submit a complete renewal application will remain in an Approved status until a decision has been made on the renewal application.

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. **Third quarter data (July 1 – September 30, 2014) must be filed through the NMLSR by November 14, 2014.**

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

Cease and Desist Orders Which Became Final

- **Crosby, Christopher Darren, Atlanta, GA** - Order to Cease and Desist issued 04/07/2011 became final 09/12/2014.

Consent Orders Which Became Final

- **Sewell, Robert Taylor, Wilmington, NC (license# 33286)** - Consent Order issued 09/09/2014 became final 09/09/2014.
- **Sun West Mortgage Company, Inc., Cerritos, CA (license# 22591)** - Consent Order issued 09/18/2014 became final 09/18/2014.

Mortgage Loan Originator License Denials

NMLS#	CODE	NAME	CITY	ST	DENIED
58092	OD	David Leroy Beaver, Jr.	Tempe	AZ	09/04/2014
1071593	OD	Ryan Paul Healy	Tempe	AZ	09/04/2014
113478	OD	kendall raymond soublet	charlotte	NC	09/09/2014
231902	OD	Jeffery Lynn Morelock	Harvest	AL	09/09/2014
232673	OD	Jason Charles Myers	Mt. Pleasant	SC	09/09/2014
6596	OD	Cameron Crutchfield Duncan	Coventry	RI	09/30/2014
191975	OD	Christopher Stanziale, Jr.	Long Branch	NJ	09/30/2014
348994	OD	Michael Salvatore Maggio	Perry Hall	MD	09/30/2014
908089	OD	Stuart Jeff Marler	Chandler	AZ	09/30/2014
Total	9				

Fine Information

FINE REASON AND COUNT

- | | |
|--|--|
| 2 Fines for Books and Records | 1 Fine for Change in Management |
| 2 Fines for Background Checks | 1 Fine for doing Business w/Unlicensed Entity |
| 1 Fine for Failure to Report Violations/Discharges | 2 Fines for Loan Files not Properly Maintained |

MORTGAGE BROKERS, PROCESSORS, LENDERS AND REGISTRANTS APPROVED OR REINSTATED IN SEPTEMBER 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL		UPGRADE /
						APPROVAL	REINSTATED	DOWNGRADE
18734	166782	B	Sean M. Perren	Marietta	GA	10/03/2003	09/16/2014	
20342	3147	L	Allen Mortgage, LC	Centennial Park	AZ	06/24/2005	09/22/2014	
22604	1838	L	Watermark Capital, Inc. (California)	Irvine	CA	07/24/2007	09/29/2014	09/29/2014
23168	3051	B	Vertex Financial Group, Inc.	Highlands Ranch	CO	03/07/2008	09/30/2014	
43128	1081880	B	James Christopher Gemes, Jr.	COLUMBUS	GA	09/04/2014		
43209	53112	L	JMAC Lending, Inc.	Irvine	CA	09/10/2014		
43069	346792	B	Absolute Home Loan Services, LLC	Orlando	FL	09/15/2014		
43189	897816	L	Arcadia Home Loans, LLC	Grandville	MI	09/17/2014		
43097	1205254	L	DayMark Financial Acceptance, LLC	Jacksonville	FL	09/23/2014		
43098	1205245	L	Daymark Asset Funding, Inc.	Jacksonville	FL	09/23/2014		
43303	1205248	L	Daymark Asset Servicing, LLC	Jacksonville	FL	09/23/2014		
43218	42056	L	Geneva Financial, LLC	Tempe	AZ	09/23/2014		
43144	1006977	B	Integrity First Lending LLC	South Jordan	UT	09/26/2014		
42980	12072	L	Skyline Financial Corp	Calabasas	CA	09/30/2014		
Total	14							

MORTGAGE LOAN ORIGINATOR LICENSES APPROVED OR REINSTATED IN SEPTEMBER 2014

A total of 212 MLO licenses were approved during the month, including 30 reinstated licenses and 182 new license approvals. A separate document is provided on the Department’s website for licenses approved in September 2014: <http://dbf.georgia.gov/documents/september-2014-mortgage-loan-originator-license-approvals>

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



HOLIDAY CLOSING

This is a reminder that the Department will be closed on
Monday, October 13th for Columbus Day.

MORTGAGE BROKER AND LENDER LICENSEES/REGISTRANTS REVOKED, WITHDRAWN OR SURRENDERED IN SEPTEMBER 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SURRENDERED
31731	2140	LD	Greenlight Financial Services	Irvine	CA	09/18/2014		
22591	3277	LD	Sun West Mortgage Company, Inc.	Cerritos	CA			09/18/2014
23635	49636	LD	RoundPoint Mortgage Company	Charlotte	NC		09/18/2014	
32985	239349	LD	Ikon Financial Group, LLC	Isle of Palms	SC		09/19/2014	
19536	156193	BD	Triumph Mortgage Advisors, Inc.	Woodstock	GA		09/25/2014	
13571	170679	BD	Reliable Mortgage Funding Corporation	Duluth	GA		09/25/2014	
Total		6				1	4	1

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, WITHDRAWN, SURRENDERED OR SUSPENDED IN SEPTEMBER 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SURRENDERED	SUSPENDED
25304	162397	OD	Christopher Darren Crosby	Atlanta	GA	9/12/14			
33286	96045	OD	Robert Taylor Sewell	Wilmington	NC			9/9/14	
26628	150901	OD	Raymond J. Garrison, Jr.	Suwanee	GA		9/3/14		
40118	1118879	OD	Jennilee Santiago	Snellville	GA		9/3/14		
41048	1152131	OD	Anthony William Jaremko	Anna	TX		9/3/14		
41636	184942	OD	Debra Lynn Maxey	Joshua	TX		9/4/14		
31769	373540	OD	Richard Francis Schmid, Jr.	Cinnaminson	NJ		9/4/14		
32004	389574	OD	Mark Edward Sekel	Marlton	NJ		9/4/14		
37911	843121	OD	Megan Rae Bissell	Huntsville	AL		9/4/14		
34406	880607	OD	Alysa Marie Paz	Farmington Hills	MI		9/4/14		
40634	1080048	OD	Stephen Craig Williams, II	Mansfield	TX		9/4/14		
41166	261936	OD	Bobbye Jane Englehardt	Apopka	FL		9/5/14		
41419	315054	OD	Wesley Haynes	Tampa	FL		9/5/14		
38119	377707	OD	Michael William Kristoff	Hilton Head Island	SC		9/5/14		
38120	379253	OD	Nicholas Michael Kristoff	Hardeeville	SC		9/5/14		
41805	1123890	OD	Rachel Menerva Nichols	Dallas	TX		9/5/14		
38590	246919	OD	Broc Michael Copier	sandy	UT		9/8/14		
34574	888651	OD	Patrick Timothy Powell	Jacksonville	FL		9/8/14		
41552	1164383	OD	Lewis Nadler	Suwanee	GA		9/8/14		
35111	913636	OD	Chase Elliott Peregrym	Scottsdale	AZ		9/9/14		
42342	1054507	OD	Darla Denise Mathy	Detroit	MI		9/9/14		
42475	1107764	OD	Scott Joseph Tousignant	Clinton Twp	MI		9/9/14		
42487	1178095	OD	Kevin William Philipp	Cleveland	OH		9/9/14		
40143	324385	OD	Ilyssa Kate Madsen	Louisville	KY		9/11/14		
32104	351073	OD	Kareem Anthony Josey	columbus	OH		9/11/14		
34590	781697	OD	Arturo Adrian Donzella	Gilbert	AZ		9/11/14		
38378	1053989	OD	David Joseph Burnett	Detroit	MI		9/11/14		
39619	1074357	OD	Timothy Michael Karson	Denver	CO		9/11/14		
42055	1108938	OD	Elliot Ronald Long	Ann Arbor	MI		9/11/14		
42207	1179578	OD	Anna Victoria Brantley	Southlake	TX		9/11/14		
38400	274217	OD	Chad Alan Somerville	Olathe	KS		9/15/14		
42581	1184352	OD	Chelsea Azona Blake	Golden	CO		9/15/14		
33839	843886	OD	Gail L. Phillips	Elberton	GA		9/16/14		
40680	1037650	OD	Ronald J. Rich	Wilton Manors	FL		9/16/14		
42292	1086573	OD	Michael Yahseen Althahabe	Hamtramck	MI		9/16/14		
40622	1120727	OD	Jamie Lea Webster	Mound City	MO		9/16/14		
27554	6073	OD	Eric Reque	Marietta	GA		9/17/14		
28522	30425	OD	Adam Kresch	Farmington Hills	MI		9/17/14		

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, WITHDRAWN, SURRENDERED OR SUSPENDED IN SEPTEMBER 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SURRENDERED	SUSPENDED
25395	213705	OD	Victor L. Higbee	Suwanee	GA		9/17/14		
27360	229470	OD	Ada Mae Brown	Snellville	GA		9/17/14		
25166	257956	OD	David William Perless	Davie	FL		9/17/14		
40840	385421	OD	James Nathan Lawrence	Cuyahoga Falls	OH		9/17/14		
36265	964489	OD	Eric Anthony Merrell	Woodhaven	MI		9/17/14		
37967	1035166	OD	William Casey Maddox	Hoschton	GA		9/17/14		
41932	1126708	OD	Deborah Childs Scarbrough	Chattanooga	TN		9/17/14		
38820	1066155	OD	Laura Beth Pisowicz	Indianapolis	IN		9/18/14		
27144	13584	OD	Melinda A. Wilson	Corryton	TN		9/19/14		
28532	31230	OD	Richard J. Rathburn, Jr.	Roseville	MI		9/19/14		
27419	35157	OD	Todd Lange	Woodstock	GA		9/19/14		
30668	88661	OD	Rahim Sultan Ali	Irvine	CA		9/19/14		
29283	278759	OD	Guillermo Orlando Velarde	Dunwoody	GA		9/19/14		
31121	351160	OD	William Damon Rowe	Denton	TX		9/19/14		
40350	380204	OD	Jonathan Callahan Harriman	Elkridge	MD		9/19/14		
35727	587704	OD	Nicholas Emanuel Georgilas	Frederick	MD		9/19/14		
40677	1116258	OD	Lori Ann MacDonell	Hilton Head Island	SC		9/19/14		
25267	4878	OD	David Arthur Bancroft	San Clemente	CA		9/22/14		
26328	149600	OD	Stacey Gordon Aspinwall	Jesup	GA		9/22/14		
33119	829094	OD	Donald Samuel Littleton	Clarksville	MD		9/22/14		
41125	1087047	OD	David Edward Goniwika, Jr.	Brownstown	MI		9/22/14		
25052	42982	OD	Ryan Scott Bray	Columbia	MO		9/23/14		
36588	135688	OD	Kimberly Michelle Sivernell	Fort Worth	TX		9/23/14		
36093	351085	OD	Thomas Michael Wilson	Ledgewood	NJ		9/23/14		
24502	68662	OD	Adam Benton Lane	Mooresville	NC		9/25/14		
25313	170855	OD	Vonda Henry	Atlanta	GA		9/25/14		
37033	172696	OD	Mizan Ali-Khabir	Smyrna	GA		9/25/14		
41930	344709	OD	GURPREET SINGH PAHWA	LAKEWOOD	CA		9/25/14		
36750	364748	OD	Jason Eugene Lyon	Laguna Niguel	CA		9/25/14		
31935	390109	OD	Angela Kil Pratt	Jacksonville	FL		9/25/14		
37390	812698	OD	DAVID WALTER KALTENRIEDER	Chesterfield	MO		9/25/14		
34168	813567	OD	Logan Roarke Fitzpatrick	Ferndale	MI		9/25/14		
37385	870730	OD	Michael Reed Carson, Jr.	Macon	GA		9/25/14		
34509	871686	OD	Glenn William Morrison	Farmington	MI		9/25/14		
28116	30403	OD	Eric Wecker	Wixom	MI		9/26/14		
37919	200598	OD	Barbara J. Lanis	Bartlett	IL		9/26/14		
37239	440661	OD	Kenneth Gene Chowins, Jr.	Spring Hill	KS		9/26/14		
33435	643683	OD	Sashagaye Yaneka Mikutowicz	st. louis	MO		9/26/14		
38509	145305	OD	Connie King Hedrick	Troutman	NC		9/29/14		
30327	271028	OD	April Marzilli	Rocky Hill	CT		9/29/14		
33160	775436	OD	Peter Marcus Varano	Detroit	MI		9/29/14		
41253	119364	OD	Jeffrey Allen Moss	Fort Mill	SC		9/30/14		
38209	262446	OD	Jose Garza, II	San Tan Valley	AZ		9/30/14		
38573	828710	OD	Theresa Susan Diedrich	Dearborn Heights	MI		9/30/14		
37146	171463	OD	Jeffrey Lee Fair	Corinth	TX				9/4/14
38302	217979	OD	Eileen Pruitt	NORTH AURORA	IL				9/4/14
37742	335496	OD	Roger Hakim	Glendale Heights	IL				9/4/14
36891	357809	OD	Randolph Paul Teakell	Celina	TX				9/4/14
36672	373045	OD	Tyler Lee Hembree	Irving	TX				9/4/14
36051	387222	OD	Robert Owen Neighbours, IV	Windsor Locks	CT				9/4/14
36650	440905	OD	Gerald Robert Howard, Jr.	Dallas	TX				9/4/14
36311	552569	OD	Jeffrey Mark Kremer	Chanhassen	MN				9/4/14
38548	588404	OD	Branden Edward Lawson	Little Elm	TX				9/4/14

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, WITHDRAWN, SURRENDERED OR SUSPENDED IN SEPTEMBER 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SURRENDERED	SUSPENDED
33686	629977	OD	Tim Dibona	Tempe	AZ				9/4/14
37229	653695	OD	Brook Benning Schley	Chaska	MN				9/4/14
33468	813659	OD	Michael Patrick McFarland	Tempe	AZ				9/4/14
33460	824856	OD	Shannon Marie Herrera	Dallas	TX				9/4/14
39569	827774	OD	Dat Bach Truong	Irvine	CA				9/4/14
37786	860357	OD	Josh Conrad Holubz	Dallas	GA				9/4/14
34882	861220	OD	Ryan Justin Lopez	Northville	MI				9/4/14
35928	926723	OD	Elijah Clayton Williams	Livonia	MI				9/4/14
35032	927820	OD	Emily Miner	Northville	MI				9/4/14
36789	951136	OD	Charles Lafayette Turner	Detroit	MI				9/4/14
36337	971641	OD	Roman Milo Mastrogiacomo	Marlton	NJ				9/4/14
36782	1001356	OD	Alicia Michele Irby	Hurst	TX				9/4/14
36621	1012376	OD	Matthew Scott Rickett	Sterling Heights	MI				9/4/14
37691	1012465	OD	Travis Lee Mauldin	Arlington	TX				9/4/14
37743	1012550	OD	Michael L. Hoang	Grand Prairie	TX				9/4/14
37243	1018462	OD	William Robert Haskin	Jacksonville	FL				9/4/14
37209	1027875	OD	Thomas Patrick Murphy	Smyrna	GA				9/4/14
37389	1036196	OD	Francis Joseph Gorman	MARLTON	NJ				9/4/14
40750	1037594	OD	Christopher Allen Lozen	Clinton Township	MI				9/4/14
37616	1042652	OD	Brian Alexander Young	Danville	IN				9/4/14
38670	1050389	OD	Robert Douglas Jay	Charlotte	NC				9/4/14
39118	1055330	OD	Eric Jason Jacobs	Scottsdale	AZ				9/4/14
38127	1066012	OD	James Thomas Myers	Bend	OR				9/4/14
37695	1025834	OD	Derek Foster Park	Weatherford	TX				9/8/14
39851	8955	OD	Bryan Parks Wilson	Aliso Viejo	CA				9/18/14
41568	166550	OD	Matthew Ryan Corbett	Louisville	KY				9/18/14
40685	169127	OD	Demetria Shennee Bethea	Atlanta	GA				9/18/14
40065	172123	OD	Howell Allen Hammond, Jr.	Cornelius	NC				9/18/14
41638	191881	OD	Thomas Ryan Miller	Florence	SC				9/18/14
41348	195177	OD	Kaveh Saffari	Irvine	CA				9/18/14
41182	213427	OD	Robert Skrzypczynski	arnold	MO				9/18/14
41733	225012	OD	James Michael Cecil	Lutherville/Timonium	MD				9/18/14
39847	225565	OD	Timothy C. Keating	Chicago	IL				9/18/14
42148	290125	OD	Allan Christopher Austin	Columbia	SC				9/18/14
39844	387893	OD	iris johanna colon-lantz	Sanford	FL				9/18/14
41062	457091	OD	Kasra Haririan	Birmingham	AL				9/18/14
41737	460649	OD	Mark Fischer	Baltimore	MD				9/18/14
40551	756529	OD	Gregory D. Skillett	Lenexa	KS				9/18/14
40599	838737	OD	Samraa Wijdan Luqman	Phoenix	AZ				9/18/14
42375	863255	OD	Jeffrey Thomas Kenney	Gilbert	AZ				9/18/14
40055	970527	OD	KENNETH JOSEPH MICHIN, JR	Warwick	RI				9/18/14
40561	996365	OD	Michael Adam McCarthy	Coppell	TX				9/18/14
41633	999015	OD	Ryan Paul Lammers	Rockwood	MI				9/18/14
42016	1023443	OD	Dante Ephriam Dunn	Flint	MI				9/18/14
41644	1023830	OD	Kira Nichole Russo	St. Clair Shores	MI				9/18/14
41764	1035207	OD	Jana Christine Young	Cary	NC				9/18/14
41681	1037609	OD	Ryan Glenn McCreight	Howell	MI				9/18/14
41463	1037712	OD	Dominique Sherrer	Detroit	MI				9/18/14
41822	1049074	OD	Sean Frederick Gremmer	Carrollton	TX				9/18/14
41333	1054623	OD	Emily Anne Rucki	Lakewood	OH				9/18/14

MORTGAGE LOAN ORIGINATOR LICENSEES REVOKED, WITHDRAWN, SURRENDERED OR SUSPENDED IN SEPTEMBER 2014

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	SURRENDERED	SUSPENDED
39878	1058852	OD	Anthony Peter Condas	West Jordan	UT				9/18/14
41117	1065416	OD	Anthony Donald Couwlier	Warren	MI				9/18/14
42400	1067439	OD	Arnaud Lemyze-Young	Ellicott City	MD				9/18/14
41745	1070710	OD	Benjamin David Stewart	Cleveland	TN				9/18/14
41438	1071699	OD	Christopher Kent Drummond	Stone Mountain	GA				9/18/14
42051	1077012	OD	Grant Archibald Henning	Fountain Hills	AZ				9/18/14
41363	1087121	OD	Brian Matthew Lennen	Gibraltar	MI				9/18/14
41550	1087870	OD	Nicole Marchesi	Walled Lake	MI				9/18/14
39811	1091089	OD	Emily Turek Panone	Madison Heights	MI				9/18/14
41781	1093760	OD	Austin Jay Bradshaw	Lewisville	TX				9/18/14
40981	1096252	OD	Max Vincent Rickis	Bristol	CT				9/18/14
41452	1096935	OD	Larry Edward Dunn	Garland	TX				9/18/14
41554	1097345	OD	David John Owens	Detroit	MI				9/18/14
40010	1104737	OD	Aaron Christopher Williams	Sicklerville	NJ				9/18/14
41161	1107517	OD	David Andrew Twigg	Waterford	MI				9/18/14
40694	1113889	OD	Gabrielle Elizabeth Gray	Kansas City	MO				9/18/14
40246	1116618	OD	Hien Ai Luong	Arlington	VA				9/18/14
41773	1117401	OD	Nicholas George Lutz	South Lyon	MI				9/18/14
42140	1117510	OD	Brian Paul Poirier	Phoenix	AZ				9/18/14
41271	1123684	OD	Scott Eduardo Hoegg	Cockeysville	MD				9/18/14
40411	1126784	OD	Sheila Renee Kemp	Columbia	MO				9/18/14
40578	1135900	OD	Andrew Russell Pipitone	Baltimore	MD				9/18/14
40712	1136197	OD	CHRISTINE MICHELLE LAUREN CANUP	Concord	NC				9/18/14
40647	1136454	OD	Gretchen Anne Trower	Columbia	MO				9/18/14
41684	1147957	OD	Ryan Vincent McMahon	Olney	MD				9/18/14
41097	1149053	OD	Evan Charles Beltinck	Fort Gratiot	MI				9/18/14
41175	1149340	OD	Jonathan Eduardo Mares Eguia	Detroit	MI				9/18/14
41169	1149612	OD	Gonzalo Jimenez-Castell	Lincoln Park	MI				9/18/14
42122	1155602	OD	ROBERT JAMES REINTJES, III	Baltimore	MD				9/18/14
41534	1159946	OD	Ryan Mcneal Shade	Farmington Hills	MI				9/18/14
41779	1160222	OD	Aubrie Christen Robin Appel	Algonquin	IL				9/18/14
41326	1162174	OD	Gregory Charles Heiser	Winter Park	FL				9/18/14
41796	1165884	OD	Tara Lee Brunswick	Pendleton	IN				9/18/14
42069	1174041	OD	Courtney Anne Day	South Windsor	CT				9/18/14
42235	1185440	OD	Jovan Beauford Turner	Baltimore	MD				9/18/14
Total	176					1	80	1	94

**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

We're on the Web!
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