

Weekly Banking Bulletin

March 16, 2018

SECTION I

This section records the receipt of applications and notices to the Banking Division of the Department of Financial Services. Applications and notices received by Foreign and Wholesale Banks, Community and Regional Banks and Licensed Financial Services are listed in order of date of receipt; applications and notices received by Mortgage Banking are listed at the end of Section I by type of application or notice. **THE WEEKLY BULLETIN CONSTITUTES THE ONLY WRITTEN NOTIFICATION OF THESE SUBMISSIONS THAT WILL BE ISSUED BY THE DEPARTMENT.** Any comment on, or objection to, any item contained in this Weekly Bulletin should be presented to the Department within 10 calendar days of the date of this bulletin, unless a different time period is specified in the item. More specifically, such comments or objections, including any that concern CRA-related applications, should be either (a) delivered by mail or in person to Office of the General Counsel, New York State Department of Financial Services, One State Street, New York, New York 10004-1417 before the stated deadline or (b) transmitted by e-mail to Comments@dfs.ny.gov.

SECTION II

This section records actions taken by the Superintendent of Financial Services, and other information concerning the activities of the Banking Division of the Department of Financial Services. Actions relating to institutions supervised by Foreign and Wholesale Banks, Community and Regional Banks and Licensed Financial Services are listed in order of date of action; actions relating to institutions supervised by Mortgage Banking are listed at the end of Section II by type of action taken.

GENERAL INFORMATION

Each item in the Weekly Bulletin is identified by a two-letter code indicating the type of institution and a three-letter code indicating the unit of the Department which has supervisory responsibility for the institution. The following is a list of the codes and their meanings:

Institution Codes

BK	Bank	MB	Mortgage Banker
BP	Budget Planner	BR	Mortgage Broker
CC	Check Cashier	MS	Mortgage Servicer
CU	Credit Union	PF	Premium Finance Agency
FA	Foreign Agency	PB	Private Banker
FB	Foreign Branch	SD	Safe Deposit Company
FR	Foreign Representative Office	SF	Sales Finance Agency
HC	Holding Company	SL	Savings and Loan Association
IC	Investment Company	SB	Savings Bank
LL	Licensed Lender	TM	Transmitter of Money

MK	Merchant Bank	TR	Trust Company
MI	Miscellaneous	VC	Virtual Currency

Regulatory Unit Codes

CM	Capital Markets
CRB	Community and Regional Banks
CEU	Consumer Examination Unit
FWB	Foreign and Wholesale Banks
LFS	Licensed Financial Services
MBD	Mortgage Banking

SECTION I

March 6, 2018 (LL-LFS)

AMERICREDIT CONSUMER LOAN, INC

801 Cherry Street, Suite 3600, Fort Worth, Texas, 76102

Application was received for a license to operate a branch office at 4001 Embarcadero Drive, Arlington, TX 76014.

The publication of receipt of this application does not indicate that the application is deemed complete. An application is deemed complete and filed when all required and requested information has been provided to the Department by the applicant.

March 7, 2018 (LL-LFS)

KASHABLE, LLC

275 Madison Avenue - Suite 2014, New York, New York, 10016

Notification received for a change of main address from 275 Madison Avenue - Suite 2014, New York, New York 10016 to 489 5th Avenue 18th Floor, New York, New York 10017.

The publication of receipt of this notification does not indicate that the notification is deemed complete. A notification is deemed complete and filed when all required and requested information has been provided to the Department by the licensee.

March 9, 2018 (MI-CRB)

NORTHWEST BANK

100 Liberty Street, Warren, PA 16365

Application dated March 8, 2018, for permission to open and occupy a branch office at 1228-1242 Jefferson Avenue, Buffalo, Erie County, New York 14208, received.

March 14, 2018 (MI-CRB)

CONNECTONE Bank

301 Sylvan Avenue, Englewood Cliffs, NJ 07632

Application dated March 6, 2018, for permission to open and occupy a branch office at 36-19 Broadway, Astoria, Borough of Queens, City of New York 11106, received.

Application to establish a Mortgage Banker's Branch received for examination:

March 8, 2018 (MB-MBD)
Full Service Branch
Advisors Mortgage Group, L.L.C.
15375 Barranca Parkway, Suite B-211/212, Irvine, CA 92618

March 13, 2018 (MB-MBD)
Full Service Branch
Advisors Mortgage Group, L.L.C.
35-16 Bell Boulevard, 1st Floor Store, Bayside, NY 11361

Application received pursuant to Section 594-b of the New York Banking Law and Part 418 of the Superintendent's Regulations for a control interest:

March 13, 2018 (MLS-MBD)
Applicant(s)
AIF VIII Management, LLC
APO Corp
Apollo Global Management, LLC
Apollo Investment Fund VIII, L.P.
Apollo Management GP, LLC
Apollo Management Holdings GP, LLC
Apollo Management Holdings, LP
Apollo Management VIII, L.P.
Apollo Management, LP
Apollo Overseas Partners VIII, L.P.
Apollo Uniform GP, LLC
BRH Holdings GP, Ltd
Matthew Russell Michelini
OMH Holdings, LP
To acquire interest in:
OneMain Mortgage Services, Inc.
601 NW Second St., Evansville, IN 47708

Article 12-E Applications received. Individuals listed may not engage in mortgage loan origination activities prior to the approval of their application for licensing. They must also complete all required education, testing and bonding requirements by the dates set forth in Part 420 of the Superintendent's Regulations which may be found on the Department's website.

DATE OF APPLICATION	NMLS ID	NAME OF APPLICANT	CITY	STATE
December 28, 2017	1657072	Ramin Yesharim	Astoria	New York
January 5, 2018	1633887	Melissa Jeannette Shea	Shirley	New York
January 22, 2018	1559217	Lino Miguel Fernandez	Miami	Florida
January 24, 2018	1588602	Jess Alexander Silva	Bergenfield	New Jersey

January 24, 2018	1677040	Japdeep Chhokar	Hicksville	New York
January 29, 2018	90046	Winifred O. Molloy	Newtown	Connecticut
January 31, 2018	1491775	Michael Steven Fernandez	Miami	Florida
January 31, 2018	1668380	Kristina Poltrack	Yorktown Heights	New York
February 1, 2018	1547298	Robert Adan Vasquez	Miami	Florida
February 2, 2018	13275	Suzanne D'Angelo	Franklin	New York
February 2, 2018	1192462	Rita Pramagioulis	East Hanover	New Jersey
February 2, 2018	1658641	Christopher Joseph David	Bellport	New York
February 2, 2018	1686809	Michelle Holmes	Greenlawn	New York
February 5, 2018	488410	Sophia Phee Chin	Fullerton	California
February 7, 2018	1663165	Max Ernest Lippman	New York	New York
February 9, 2018	37942	Khemraj Paul	Queens Village	New York
February 12, 2018	1701231	Matthew Alec Davis	Pine City	New York
February 13, 2018	331869	Stephen Ali Sadatmand	Tarrytown	New York
February 14, 2018	743155	Raymil Duarte	Kew Gardens	New York
February 15, 2018	30038	John Jason Walker	Granite Bay	California
February 15, 2018	630241	Ryan Thomas Ellis	Roswell	Georgia
February 27, 2018	1499939	Alexander Charles Wolf	Minneapolis	Minnesota
February 27, 2018	1699313	Matthew Haze Conner	Roanoke	Texas
February 28, 2018	1192043	Tristan Ryan James Davidson	Indianapolis	Indiana
February 28, 2018	1308252	Joseph John McLean	Doylestown	Pennsylvania
February 28, 2018	1516762	Jim Cem Tamkoc	Irvine	California

March 1, 2018	60842	Thomas Andrew Theiss	Indianapolis	Indiana
March 1, 2018	460537	Randy Alan Placencia	Fishers	Indiana
March 1, 2018	487830	Jack Ray Chase	Exeter	Rhode Island
March 1, 2018	1559911	Andrew Thomas Stephenson	Indianapolis	Indiana
March 1, 2018	1592029	William Douglas Haslett	Fishers	Indiana
March 1, 2018	1714725	Thiago Novaes DaSilva	Newark	New Jersey
March 2, 2018	1512589	Phillip Jonathen Burdyn	Detroit	Michigan
March 2, 2018	1662454	Letresha Ayanna Brooks	Ypsilanti	Michigan
March 5, 2018	282729	Yovani Antonio Campos	Huntington Station	New York
March 5, 2018	1540907	Elizabeth Mairthza Poe-Abad	Jamaica	New York
March 5, 2018	1590062	Robert Nelson Harris	Saint Clair Shores	Michigan
March 5, 2018	1626304	Nicholas James Johnson	Indianapolis	Indiana
March 5, 2018	1698946	Kristin Nichole Shannon	Roanoke	Texas
March 5, 2018	1717965	Kathryn Traci Freeman	Flushing	New York

SECTION II

January 19, 2018 (SFC-LFS)

SPRUCE LENDING, INC.

2900 North Loop West, 3rd Floor, Houston, TX 77092

License to engage in business as a sales finance company at 4761 E. Hunter Avenue, Anaheim, CA 92807 was surrendered.

March 5, 2018 (BK-CRB)

CATSKILL HUDSON BANK

4438 Route 42 North, Monticello, NY 12701

Authorization certificate issued May 14, 2010, granting permission to open and occupy a branch office at 157 Stockade Drive, Kingston, Ulster County, New York 12401, surrendered for cancellation.

Office discontinued as of February 23, 2018.

March 8, 2018 (TM-LFS)

BANNOCKBURN GLOBAL FOREX, LLC

312 Walnut Street, Suite 3580 Cincinnati, OH 45202

Application filed by Bannockburn Global Forex, LLC to engage in doing business as a Money Transmitter located at 312 Walnut Street, Suite 3580 Cincinnati, OH 45202 was approved effective March 8, 2018.

March 9, 2018 (MI-CRB)

INVESTORS BANK

101 JFK Parkway, Short Hills, NJ 07078

Authorization certificate dated July 2, 2015, granting permission to open and occupy branch office at 666 Third Avenue (Suite 27B), Borough of Manhattan, City of New York 10017, surrendered for cancellation.

Office discontinued as of March 3, 2018.

March 9, 2018 (TM-LFS)

CHOICE MONEY TRANSFER, INC. DBA SMALL WORLD FINANCIAL SERVICES GROUP

560 Sylvan Avenue, Englewood Cliffs, New Jersey, 07632

Application for change of location was approved effective March 5, 2018.

March 12, 2018 (SB-CRB)

PCSB BANK

2477 Route 6, Brewster, NY 10509

Approval given to change the location of branch office from 331 Downing Drive, Yorktown Heights, Westchester County, New York 10598 to 2002 Commerce Street, Yorktown Heights, Westchester County, New York 10598, on or after March 13, 2018.

March 13, 2018 (SB-CRB)

THE NORTH COUNTRY SAVINGS BANK

127 Main Street, Canton, NY 13617

Notification received, in accordance with Supervisory Policy G 8, of the establishment of a representative office to be located at 83 Margaret Street, Plattsburgh, Clinton County, New York 12901.

March 16, 2018 (TR-CM)

GENESEE VALLEY TRUST COMPANY

1150 Pittsford-Victor Road, Pittsford, NY 14534

Genesee Valley Trust Company has merged into the Canandaigua National Bank and Trust Company, effective March 1, 2018.

March 16, 2018 (TM-LFS)

TILIA INC.

945 Battery Street, San Francisco, CA 94111

Application for a license to engage in business as a transmitter of money approved.

Certificate issued to engage in the business of a Mortgage Broker under Article 12-D of the New York State Banking Law:

March 13, 2018 (BR-MBD)
Applicant(s)
Ezz Services INC
135-01 Lefferts Blvd, South Ozone Park, NY 11420

March 13, 2018 (BR-MBD)
Applicant(s)
Steven Eplan
Senior Management Group, Inc.
212 Pettit Avenue, Bellmore, NY 11710

License issued to engage in the business as a Mortgage Banker Branch under Article 12-D of the New York State Banking Law:

March 14, 2018 (MB-MBD)
Full Service Branch
CMG Mortgage, Inc.
2000 Crow Canyon Place, Suite 100, San Ramon, CA 94583

March 14, 2018 (MB-MBD)
Full Service Branch
Cliffco, Inc. D/B/A Cliffco Mortgage Bankers
Forward/Reverse Funding
9016 Third Avenue, Storefront, Brooklyn, NY 11209

March 14, 2018 (MB-MBD)
Full Service Branch
CMG Mortgage, Inc.
616 Water Street, Suite 319, Baltimore, MD 21202

March 14, 2018 (MB-MBD)
Full Service Branch
Family First Funding LLC
1680 Michigan Avenue, Suite #1001, Miami Beach, FL 33139

March 14, 2018 (MB-MBD)
Full Service Branch
NJ Lenders Corp. D/B/A Home Owners Mortgage Express
613 Midland Avenue, Second Floor, Staten Island, NY 10306

March 14, 2018 (MB-MBD)
Full Service Branch
Meadowbrook Financial Mortgage Bankers Corp.
825 East Gate Boulevard, Suite 202, Garden City, NY 11530

March 14, 2018 (MB-MBD)
Full Service Branch
Nationstar Mortgage LLC D/B/A Champion Mortgage Company
Mr. Cooper
2780 Lake Vista Drive, Lewisville, TX 75067

March 14, 2018 (MB-MBD)
Full Service Branch

Guaranteed Rate, Inc.
2711 Transit Rd., Suite 123, Elma, NY 14059

March 14, 2018 (MB-MBD)
Full Service Branch
American Advisors Group, Inc.
80 Iron Point Circle, Suite 110, Folsom, CA 95630

March 14, 2018 (MB-MBD)
Full Service Branch
Nationstar Mortgage LLC D/B/A Champion Mortgage Company
Mr. Cooper
800 State Highway 121, Lewisville, TX 75057

March 14, 2018 (MB-MBD)
Full Service Branch
Carrington Mortgage Services, LLC
8101 N. High Street, Suite # 40, Columbus, OH 43235

March 14, 2018 (MB-MBD)
Full Service Branch
Mortgage Access Corp. D/B/A Weichert Financial Services
2328 Hancock Bridge Pkwy, Ste 114-D, Cape Coral, FL 33990

License to engage in the business of a Mortgage Banker Branch surrendered:

March 12, 2018 (MB-MBD)
Embrace Home Loans, Inc.
132 West 31st Street, 15th Floor, Office #1567, New York, NY 10001
Effective Date: March 6, 2018

Certificate to engage in the business of a Mortgage Loan Servicer Branch surrendered:

March 12, 2018 (MS-MBD)
Provident Funding Associates, L.P.
150 North Martingale Road, Suite 850, Schaumburg, IL 60173
Effective Date: February 8, 2018

March 12, 2018 (MS-MBD)
Provident Funding Associates, L.P.
18302 Irvine Blvd., Suite 260, Tustin, CA 92780
Effective Date: February 8, 2018

Mortgage Broker Certificate Address Changes:

March 13, 2018 (BR-MBD)
Joseph Chau D/B/A Dollarwise Mortgage
From: 97-11 64th Road, 1st Floor, Rego Park, NY 11374
To: 136-20 38th Avenue, Suite 3C, Room W11, Flushing, NY 11354

Mortgage Banker Branch License Address Changes:

March 8, 2018 (MB-MBD)
Caliber Home Loans, Inc.

From: 18500 Von Karman Avenue, Suite 1000, Irvine, CA 92612
To: 20 Pacifica, Suite 400, Irvine, CA 92618

March 8, 2018 (MB-MBD)
Homebridge Financial Services, Inc. D/B/A Menlo Park Funding
From: 330 South Service Road Suite 130, Melville, NY 11747
To: 105 Maxess Road, Suite S135, Melville, NY 11747

March 8, 2018 (MB-MBD)
US Mortgage Corporation D/B/A Mortgage Concepts
From: 1110 South Avenue, Suite 33, Staten Island, NY 10314
To: 1847 Victory Boulevard, First Floor, Staten Island, NY 10314

March 8, 2018 (MB-MBD)
FAReverse LLC in lieu of true name Finance of America Reverse LLC
From: 100 Penn Square East, Suite 1205, Philadelphia, PA 19107
To: 1801 Market Street, Suite 2670, Philadelphia, PA 19103

March 13, 2018 (MB-MBD)
Quicken Loans Inc.
From: 16425 North Pima Road, Building A, Suite 300, Scottsdale, AZ 85260
To: 1 N. Central Ave, Suite 2000, Phoenix, AZ 85004

The following Licensed Mortgage Banker has entered into a Settlement Agreement with the Department on March 5, 2018, in lieu of a hearing for a fine or revocation of its mortgage banker license to settle violations of Part 38.2(e) of the Superintendent's Regulations, which prohibits a mortgage banker from fraudulently or deceitfully advertising a mortgage loan or misrepresenting the terms, conditions or charges incident to a mortgage loan in any advertisement. The Settlement Agreement terms and conditions include a fine of \$5,000.

March 14, 2018 (MB-MBD)
Commonfund Mortgage Corp.
717 Erie Boulevard West, Syracuse, NY 13204

The following Licensed Mortgage Banker has entered into a Settlement Agreement with the Department on March 13, 2018, in lieu of a hearing for a fine or revocation of its mortgage banker license to settle a violation of Section 420.18(a)(2) of the Superintendent's Regulations by failing to monitor and/or curtail the improper actions of its MLO in the mortgage loan originating activities. The Settlement Agreement terms and conditions include a fine of \$5,000.

March 14, 2018 (MB-MBD)
Jet Direct Funding Corp. D/B/A Jet Direct Mortgage
111 West Main Street, Suite 110, Bay Shore, NY 11706

Applications for licensing as a Mortgage Loan Originator under Article 12-E of the New York Banking Law, WITHDRAWN. The individuals listed may not engage in mortgage loan origination activity in New York State or on New York State residential property:

DATE APPLICATION WITHDRAWN	NMLS ID	NAME	CITY	STATE
March 7, 2018	13590	Katie Lyn Miller	Tega Cay	South Carolina
March 7, 2018	32635	Brandon Aaron Dominguez	Placentia	California

March 7, 2018	1056619	Saif Omran Ali	Coram	New York
March 7, 2018	1473212	Sony Gay	Detroit	Michigan
March 7, 2018	1540251	John David Oksen	Tinton Falls	New Jersey
March 7, 2018	1683188	Eon J. Savory	Flanders	New Jersey
March 7, 2018	1685963	Michael Charles Nighbert	El Cajon	California
March 8, 2018	91135	James Gary Hennessey	Riverview	Florida
March 8, 2018	165106	Scott Edwin Jones	Miami Beach	Florida
March 8, 2018	1448045	Ivan Halpern	Roslyn Heights	New York
March 8, 2018	1501033	Andre Giambona	Fort Lee	New Jersey
March 8, 2018	1583789	Eric McPheat	Granby	Connecticut
March 8, 2018	1626988	Joshua Scott Lindsey	Phoenix	Arizona
March 8, 2018	1642052	Gilson Reglas	Philadelphia	Pennsylvania
March 8, 2018	1659859	Pete Allen Tavaréz	Hammonton	New Jersey
March 8, 2018	1659870	Micah Caiden Ramos	Camden	New Jersey
March 8, 2018	1665150	Jennifer Lynn Perez	Columbia	Missouri
March 8, 2018	1680385	Eileen Marie Weldon	Philadelphia	Pennsylvania
March 9, 2018	1668145	Amr Youssef Abdelmonsef Dowair	Detroit	Michigan
March 12, 2018	1579644	Frank Erik Kronberger	Detroit	Michigan

Approvals issued to engage in the business of mortgage loan origination under Article 12-E of the New York State Banking Law.

DATE OF APPROVAL	NMLS ID	NAME OF APPLICANT	CITY	STATE	SPONSORING ENTITY
March 8, 2018	30023	Adam Peyton Speck	Westlake	Ohio	Quicken Loans Inc.

March 8, 2018	173049	Gregory Soverel Moore	Huntington Beach	California	Nationstar Mortgage LLC
March 8, 2018	641644	Michael A. Catania	Lodi	New Jersey	Residential Home Funding Corp.
March 8, 2018	1097497	Kasem Ali Shami	Dearborn Heights	Michigan	Quicken Loans Inc.
March 8, 2018	1375624	John Thomas Wilson	Gibraltar	Michigan	Quicken Loans Inc.
March 8, 2018	1459976	Maria Bliziotis	Bayville	New York	FFC Mortgage Corp.
March 8, 2018	1552599	Jarek Keith Zagar	Rochester	Michigan	Quicken Loans Inc.
March 8, 2018	1589860	Seth Simpson Trautmann	Cleveland	Ohio	Quicken Loans Inc.
March 8, 2018	1638627	Evan Patrick Haggerty	Harrison Township	Michigan	Quicken Loans Inc.
March 8, 2018	1638632	Ayham Alsafadi	Ann Arbor	Michigan	Quicken Loans Inc.
March 8, 2018	1638675	Blake Michael Johnson	Howell	Michigan	Quicken Loans Inc.
March 8, 2018	1639091	Daniel Alexander Lobo	Livonia	Michigan	Quicken Loans Inc.
March 8, 2018	1639113	John Charles Christie	Beverly Hills	Michigan	Quicken Loans Inc.
March 8, 2018	1639586	Elizabeth Claire Curtin	Allen Park	Michigan	Quicken Loans Inc.
March 8, 2018	1646231	Bonnie Mary Megan Masarik	Clarksboro	New Jersey	Freedom Mortgage Corporation
March 8, 2018	1646261	Jewel Harris	Maple Shade	New Jersey	Freedom Mortgage Corporation
March 8, 2018	1650197	Mackenzie Paul Forsyth	Mt. Clemens	Michigan	Quicken Loans Inc.
March 8, 2018	1650311	Andrew Amid Isho	Sterling Heights	Michigan	Quicken Loans Inc.

March 8, 2018	1650338	Joseph Slater Lemley	Detroit	Michigan	Quicken Loans Inc.
March 8, 2018	1650478	Denis Lako	Canton	Michigan	Quicken Loans Inc.
March 8, 2018	1650553	Ryan Andrew Denhof	Royal Oak	Michigan	Quicken Loans Inc.
March 8, 2018	1662624	Kevin Andre Gargano	Shelby Township	Michigan	Quicken Loans Inc.
March 8, 2018	1662638	Kristopher David Chambers	Detroit	Michigan	Quicken Loans Inc.
March 8, 2018	1662657	Ali ElSarout	Dearborn Heights	Michigan	Quicken Loans Inc.
March 8, 2018	1662682	Zachariah Jamal Fawaz	Plymouth	Michigan	Quicken Loans Inc.
March 8, 2018	1662704	Allison Michelle Corp	Livonia	Michigan	Quicken Loans Inc.
March 8, 2018	1662756	Mozeca Sattar Almayali	Dearborn Heights	Michigan	Quicken Loans Inc.
March 8, 2018	1662764	Mustapha Hussein Ayoub	Dearborn	Michigan	Quicken Loans Inc.
March 8, 2018	1662892	Chase Dean Baysdell	Auburn Hills	Michigan	Quicken Loans Inc.
March 8, 2018	1662915	Robert Steven Gilbert	Monroe	Michigan	Quicken Loans Inc.
March 8, 2018	1662963	Sama Hadous	Dearborn Heights	Michigan	Quicken Loans Inc.
March 8, 2018	1662966	Sarah Lynne Garcia	Detroit	Michigan	Quicken Loans Inc.
March 8, 2018	1663383	Ghadir Bazzi	Garden City	Michigan	Quicken Loans Inc.
March 8, 2018	1663415	James Carl Cipriano	Waterford	Michigan	Quicken Loans Inc.
March 8, 2018	1663791	Emily Anne Blanchette	Ferndale	Michigan	Quicken Loans Inc.
March 8, 2018	1663794	Samantha Jo Blanke	Detroit	Michigan	Quicken Loans Inc.

March 8, 2018	1663804	Ataur Rahman Chowdhury	Detroit	Michigan	Quicken Loans Inc.
March 8, 2018	1666770	Victor Rodriguez	Tamarac	Florida	Meadowbrook Financial Mortgage Bankers Corp.
March 8, 2018	1673083	Aaron Anthony Atencio	Plano	Texas	loanDepot.com, LLC
March 8, 2018	1694808	Molly Anne Richardson	Columbia	Missouri	Mortgage Research Center, LLC
March 14, 2018	1670875	Melissa E. Cappelli	Schenectady	New York	Homestead Funding Corp.