



**Nationwide Mortgage Licensing System and Registry (NMLS)
Secure and Fair Enforcement for Mortgage Licensing Act of 2008**

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) was passed to enhance consumer protection and reduce fraud through the setting of minimum standards for the licensing and registration of mortgage loan originators (MLOs). Registration is required for all MLOs who work for an insured depository institution such as First Bank.

The public may access the Nationwide Mortgage Licensing System and Registry (NMLS) at their website www.nmlsconsumeraccess.org for information about all MLOs who are either licensed or registered.

The registered MLOs who are presently employed by First Bank are listed below with their unique identifier (NMLS ID number). This identifier will be needed to access the information about a particular MLO.

Institution Name: First Bank	NMLS Institution ID #: 763554
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MLO Name	NMLS ID #	MLO Name	NMLS ID #
Mikki Allen-Thompson	1448810	Daniel Lanni	1038619
Eugenia H. Arnell	1051380	Juan Luna	478432
Vanessa Aviles	2650149	Christina Maguire	1017131
Maria F. Barrios	920506	David Marshall, Jr.	748616
Keysha Lynn Berry	567054	Robert M. Mascio, III	1407702
Ruth Blanchard	705304	Christopher A. McDaniel	1048567
Gwendolyn Bonello	1943615	Elizabeth Mertes	714227
Michael Borkowski	482078	Andrew J. Mitchell	832305
William M. Burzynski	2666982	Carol Ann Monaghan	681086
Elyse Bush	1773837	Sannia Naz	854717
Edward Caporellie	742680	Eveliesse M. Nieves	1435863
Allisa Christensen	581349	Maria Pereira	2650102
Robert E. Curry	1507436	Ruth Powell	785011
Renee Denton-Clarke	1653094	David Roskowsky	937928
Keryn J. Dettlinger	445225	Linda Rowe	2507270
Jessica DiRocco	1484287	Elvis Rowsey	714436
Jon C. Edwards	1679737	Sandra Katherine Ryan	743245
Nourhan M. Elsaghir	2619336	Lisa D. Santiago	1896941
Joseph Ferro	1261372	Bethany Schaffer	1195130
Derrick C. Futch	253699	Elizabeth Scozzari	710299
Brent Gardner	743242	Brian R. Seeber	789845
John V. Giunta	414114	Erum Sheikh	2659978
Denise Goetting	1870826	Carlos Showing	1855763
April Harris	1187221	Tracey Smith, Jr.	2113282
Chiara Holland	657565	John J. Stack, III	274367
Christopher Hughes	772218	Peter Thomas	2436754
David Iglesias	2650212	George Trick	2192068
Veena Jain	674537	Tara C. White	673380
Luis A. Jumbo-Toledo	2545960	Keith E. Williams	1205873
Gordon Kline	705560	Trinette G. Williams	823327
Pradeep K. Kohli	749200	Donna Wood	1783842
Andrea I. Lazarus	2497677		

Revised August 15, 2025