



**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	Andrea I. Lazarus	2497677
Eugenia H. Arnell	1051380	Juan Luna	478432
Vanessa Aviles	2650149	Samuel Luna	2782367
Maria F. Barrios	920506	Christina Maguire	1017131
Keysha Lynn Berry	567054	David Marshall, Jr.	748616
Ruth Blanchard	705304	Robert M. Mascio, III	1407702
Gwendolyn Bonello	1943615	Christopher A. McDaniel	1048567
Michael Borkowski	482078	Elizabeth Mertes	714227
William M. Burzynski	2666982	Ann Miller	1717689
Elyse Bush	1773837	Andrew J. Mitchell	832305
Edward Caporellie	742680	Carol Ann Monaghan	681086
Allisa Christensen	581349	Eveliesse M. Nieves	1435863
Thomas B. Coleman	412099	Maria Pereira	2650102
Renee Denton-Clarke	1653094	Ruth Powell	785011
Keryn J. Dettlinger	445225	David Roskowsky	937928
Jessica DiRocco	1484287	Linda Rowe	2507270
Jon C. Edwards	1679737	Elvis Rowsey	714436
Nourhan M. Elsaghir	2619336	Sandra Katherine Ryan	743245
Joseph Ferro	1261372	Lisa D. Santiago	1896941
Derrick C. Futch	253699	Bethany Schaffer	1195130
Brent Gardner	743242	Elizabeth Scozzari	710299
Denise Goetting	1870826	Erum Sheikh	2659978
April Harris	1187221	Carlos Showing	1855763
Chiara Holland	657565	Tracey Smith, Jr.	2113282
Christopher Hughes	772218	John J. Stack, III	274367
David Iglesias	2650212	Peter Thomas	2436754
Veena Jain	674537	George Trick	2192068
Luis A. Jumbo-Toledo	2545960	Tara C. White	673380
Gordon Kline	705560	Keith E. Williams	1205873
Pradeep K. Kohli	749200	Trinette G. Williams	823327
Daniel Lanni	1038619	Donna Wood	1783842

Revised November 12, 2025