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**

MLO Name	NMLS ID #	MLO Name	NMLS ID #
Mikki Allen-Thompson	1448810	Samuel Luna	2782367
Eugenia H. Arnell	1051380	Christina Maguire	1017131
Vanessa Aviles	2650149	Daniel Marovich	649685
Maria F. Barrios	920506	Robert M. Mascio, III	1407702
Keysha Lynn Berry	567054	Christopher A. McDaniel	1048567
Ruth Blanchard	705304	Elizabeth Mertes	714227
Gwendolyn Bonello	1943615	Andrew J. Mitchell	832305
Michael Borkowski	482078	Carol Ann Monaghan	681086
William M. Burzynski	2666982	Michele Mukalian	714332
Elyse Bush	1773837	Eveliesse M. Nieves	1435863
Grady Campbell	2667313	Chinelo Obikwelu	749586
Thomas B. Coleman	412099	Jennifer O'Hara	1182622
Renee Denton-Clarke	1653094	Maria Pereira	2650102
Keryn J. Dettlinger	445225	Ruth Powell	785011
Jessica DiRocco	1484287	Joseph J. Pozniewski	466481
Nourhan M. Elsaghir	2619336	David Roskowsky	937928
Kimberly Exadaktilos	2777140	Linda Rowe	2507270
Brent Gardner	743242	Sandra Katherine Ryan	743245
Denise Goetting	1870826	Lisa D. Santiago	1896941
April Harris	1187221	Bethany Schaffer	1195130
Chiara Holland	657565	Elizabeth Scozzari	710299
David Iglesias	2650212	Erum Sheikh	2659978
Veena Jain	674537	Carlos Showing	1855763
Zachary Johnson	1905933	Tracey Smith, Jr.	2113282
Luis A. Jumbo-Toledo	2545960	Peter Thomas	2436754
Gordon Kline	705560	Corey T. Townes	1690740
Pradeep K. Kohli	749200	George Trick	2192068
Keith M. Krzastek	1626769	Keith E. Williams	1205873
Jamal Laghjichi	2838463	Trinette G. Williams	823327
Andrea I. Lazarus	2497677	Donna Wood	1783842

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