



**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](http://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.

|                                     |                                      |
|-------------------------------------|--------------------------------------|
| <b>Institution Name: First Bank</b> | <b>NMLS Institution ID #: 763554</b> |
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| <b>MLO Name</b>      | <b>NMLS ID #</b> | <b>MLO Name</b>         | <b>NMLS ID #</b> |
|----------------------|------------------|-------------------------|------------------|
| 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          | Geralena Miller         | 1880309          |
| Michael Borkowski    | 482078           | Andrew J. Mitchell      | 832305           |
| William M. Burzynski | 2666982          | Carol Ann Monaghan      | 681086           |
| Elyse Bush           | 1773837          | Michele Mukalian        | 714332           |
| Grady Campbell       | 2667313          | Eveliesse M. Nieves     | 1435863          |
| Bailey Caporelli     | 2891549          | Chinelo Obikwelu        | 749586           |
| Thomas B. Coleman    | 412099           | Jennifer O'Hara         | 1182622          |
| Ashley Courtney      | 2891544          | Maria Pereira           | 2650102          |
| Renee Denton-Clarke  | 1653094          | Ruth Powell             | 785011           |
| Keryn J. Dettlinger  | 445225           | Joseph J. Pozniewski    | 466481           |
| Jessica DiRocco      | 1484287          | David Roskowsky         | 937928           |
| Nourhan M. Elsaghir  | 2619336          | Linda Rowe              | 2507270          |
| Kimberly Exadaktilos | 2777140          | Sandra Katherine Ryan   | 743245           |
| Brent Gardner        | 743242           | Lisa D. Santiago        | 1896941          |
| Denise Goetting      | 1870826          | Bethany Schaffer        | 1195130          |
| April Harris         | 1187221          | Elizabeth Scozzari      | 710299           |
| Chiara Holland       | 657565           | Erum Sheikh             | 2659978          |
| David Iglesias       | 2650212          | Carlos Showing          | 1855763          |
| Veena Jain           | 674537           | Tracey Smith, Jr.       | 2113282          |
| Zachary Johnson      | 1905933          | Peter Thomas            | 2436754          |
| Luis A. Jumbo-Toledo | 2545960          | Corey T. Townes         | 1690740          |
| Gordon Kline         | 705560           | George Trick            | 2192068          |
| Pradeep K. Kohli     | 749200           | Keith E. Williams       | 1205873          |
| Keith M. Krzastek    | 1626769          | Trinette G. Williams    | 823327           |
| Jamal Laghjichi      | 2838463          | Donna Wood              | 1783842          |
| Andrea I. Lazarus    | 2497677          |                         |                  |

Revised September 4, 2026