



**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	Samuel Luna	2782367
Sha-Lynn Andrews	2891552	Christina Maguire	1017131
Eugenia H. Arnell	1051380	Daniel Marovich	649685
Vanessa Aviles	2650149	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 18, 2026