



**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>
-------------------------------------	--------------------------------------

<b>MLO Name</b>	<b>NMLS ID #</b>	<b>MLO Name</b>	<b>NMLS ID #</b>
Alexandra Acevedo	743249	Elaine McClure	1688567
Brian Ballentine	572811	Gina Menezes	1254135
Connie Beaver	1254926	Jared Miller	1594954
Shaku Begley	1688566	Carol Ann Monaghan	681086
Sharon Bokma	1171030	James Muller	566703
Michael Borkowski	482078	Glen Ockenhouse	1433199
Brent C. Cronnell	567235	Susan Okun	1481904
Kimberly A. Dargay	1171198	Susan Marie Paglione	775828
Renee Denton-Clarke	1653094	Gregorio Perri, Jr.	643149
Sandra DeWilde	1419527	John Pettit	581336
Joan Fairweather	781689	Ruth Powell	785011
Robert Carl Gossenberger	1337335	Katherine Mary Rowley	775818
Jacqueline Heim	1620214	Sandra Katherine Ryan	743245
Cynthia Huber	1565815	Cynthia Tigeleiro	1546621
Tracey Jacobs	1419480	Maria Tramo	1134348
Veena Jain	674537	Colleen Turzanski	584370
Todd C. Kelly	713967	Sharon Ann Unger	1173258
Kathleen M. Kirkham	575196	Andrew Kenneth Varsallona	1359791
Jason M. Koenigsberg	587030	Marie Wanat	758956
Alena Maliszewski	481846	Caryn Wilson	1284399
Daniel McAdams	1229135	Michelle Zimmerman	1565820

Revised February 21, 2018