



**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>
Alexandra Acevedo	743249	Alena Maliszewski	481846
Eugenia H. Arnell	1051380	Elaine McClure	1688567
Brian Ballentine	572811	Helen Mosher	1120223
Connie Beaver	1254926	Carol Ann Monaghan	681086
Sharon Bokma	1171030	James Muller	566703
Michael Borkowski	482078	Susan Okun	1481904
Edward Caporellie, Jr.	742680	Susan Marie Paglione	775828
Kimberly A. Dargay	1171198	Gregorio Perri, Jr.	643149
Renee Denton-Clarke	1653094	John Pettit	581336
Jessica DiRocco	1484287	Ruth Powell	785011
Kara Engelman	1819705	Katherine Mary Rowley	775818
Thomas Fehn	937591	Sandra Katherine Ryan	743245
Brent Gardner	743242	Patricia Schofield	1783846
Adam Gibbons	748226	Cesar Sevilla	1037471
Denise Goetting	1870826	Daniel Sommer	1814100
Robert Carl Gossenberger	1337335	Cynthia Sperrazza	1167501
Robyn Horner-McKee	1162680	Cynthia Tigeleiro	1546621
Chiara Holland	657565	Maria Tramo	1134348
Cynthia Huber	1565815	Colleen Turzanski	584370
Jonathan O. Jacobs	748774	Marie Wanat	758956
Veena Jain	674537	Caryn Wilson	1284399
Gregory Kay	672491	Donna Wood	1783842
Jason M. Koenigsberg	587030	Michelle Zimmerman	1565820

Revised January 14, 2020