



**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>
Eugenia H. Arnell	1051380	Pradeep K. Kohli	749200
Joseph D. Ball	749137	Georgette A. Krick	647951
Keysha Lynn Berry	567054	Andrea I. Lazarus	2497677
Ruth Blanchard	705304	Christina Maguire	1017131
Sharon Bokma	1171030	Patricio J. Martins	872485
Michael Borkowski	482078	Christopher A. McDaniel	1048567
Elyse Bush	1773837	Carol Ann Monaghan	681086
Caroline K. Buto	749498	Ruth Powell	785011
Robert E. Curry	1507436	David Roskowsky	937928
Renee Denton-Clarke	1653094	Linda Rowe	2507270
Jessica DiRocco	1484287	Sandra Katherine Ryan	743245
Amy L. Evans	1435323	Brian R. Seeber	789845
Derrick C. Futch	253699	Bethany Schaffer	1195130
Brent Gardner	743242	Laurie Scheidel	1378765
Denise Goetting	1870826	John J. Stack, III	274367
John V. Giunta	414114	Elizabeth Scozzari	710299
Jessica M. Gracia	1476807	Cesar Sevilla	1037471
April Harris	1187221	Daniel Sommer	1814100
Chiara Holland	657565	Peter Thomas	2436754
Cynthia Huber	1565815	Cynthia Tigeleiro	1546621
Christopher Hughes	772218	Tara C. White	673380
Veena Jain	674537	Trinette G. Williams	823327
Luis A. Jumbo-Toledo	2545960	Donna Wood	1783842

Revised May 13, 2024