



**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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MLO Name	NMLS ID #	MLO Name	NMLS ID #
Eugenia H. Arnell	1051380	Veena Jain	674537
Joseph D. Ball	749137	Luis A. Jumbo-Toledo	2545960
Keysha Lynn Berry	567054	Pradeep K. Kohli	749200
Ruth Blanchard	705304	Georgette A. Krick	647951
Michael Borkowski	482078	Andrea I. Lazarus	2497677
Elyse Bush	1773837	Christina Maguire	1017131
Caroline K. Buto	749498	Patricio J. Martins	872485
Edward Caporellie	742680	Christopher A. McDaniel	1048567
Robert E. Curry	1507436	Carol Ann Monaghan	681086
Renee Denton-Clarke	1653094	Ruth Powell	785011
Keryn J. Dettlinger	445225	David Roskowsky	937928
Jessica DiRocco	1484287	Linda Rowe	2507270
Jon C. Edwards	1679737	Sandra Katherine Ryan	743245
Nourhan M. Elsaghir	2619336	Brian R. Seeber	789845
Amy L. Evans	1435323	Bethany Schaffer	1195130
Derrick C. Futch	253699	Laurie Scheidel	1378765
Ellen J. Gaglianone	1771310	John J. Stack, III	274367
Brent Gardner	743242	Elizabeth Scozzari	710299
Denise Goetting	1870826	Cesar Sevilla	1037471
John V. Giunta	414114	Peter Thomas	2436754
Jessica M. Gracia	1476807	Cynthia Tigeleiro	1546621
April Harris	1187221	Tara C. White	673380
Chiara Holland	657565	Keith E. Williams	1205873
Cynthia Huber	1565815	Trinette G. Williams	823327
Christopher Hughes	772218	Donna Wood	1783842

Revised August 27, 2024