



**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	Pradeep K. Kohli	749200
Eugenia H. Arnell	1051380	Andrea I. Lazarus	2497677
Maria F. Barrios	920506	Juan Luna	478432
Keysha Lynn Berry	567054	Christina Maguire	1017131
Ruth Blanchard	705304	David Marshall, Jr.	748616
Michael Borkowski	482078	Robert M. Mascio, III	1407702
Donna Burris	1081252	Christopher A. McDaniel	1048567
William M. Burzynski	2666982	Elizabeth Mertes	714227
Elyse Bush	1773837	Andrew J. Mitchell	832305
Edward Caporellie	742680	Carol Ann Monaghan	681086
Allisa Christensen	581349	Sannia Naz	854717
Robert E. Curry	1507436	Eveliesse M. Nieves	1435863
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	Bethany Schaffer	1195130
Derrick C. Futch	253699	Elizabeth Scozzari	710299
Ellen J. Gaglianone	1771310	Brian R. Seeber	789845
Brent Gardner	743242	Erum Sheikh	2659978
John V. Giunta	414114	John J. Stack, III	274367
Denise Goetting	1870826	Peter Thomas	2436754
April Harris	1187221	George Trick	2192068
Chiara Holland	657565	Tara C. White	673380
Christopher Hughes	772218	Keith E. Williams	1205873
Veena Jain	674537	Trinette G. Williams	823327
Anthony H. Janglee	575104	Donna Wood	1783842
Luis A. Jumbo-Toledo	2545960		

Revised April 2, 2025