

The Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act), designed to enhance consumer protection and reduce fraud, established minimum federal regulations for individuals who write mortgage loans. The SAFE Act also created a nationwide mortgage licensing database to help consumers ensure their mortgage loans are being handled by an employee licensed under SAFE Act guidelines.

Mortgage loan originators employed by a federally regulated depository, such as MSUFCU's, must meet the licensing standards established by the SAFE Act and be registered in the Nationwide Mortgage Licensing System (NMLS). To be eligible for registration under the SAFE Act, home loan originators are required by the federal government to attend classes related to mortgage licensing, pass federal and state tests, and complete credit and criminal background checks. A list of MSUFCU's employees currently licensed in the NMLSR can be found below, along with each employee's NMLS ID. MSUFCU's license number is 405297.

For more information, visit the [NMLS Consumer Access website](#)  
**MSUFCU's Employees Registered with the NMLS**

| <b>NMLS ID</b> | <b>Last Name</b> | <b>First Name</b> |
|----------------|------------------|-------------------|
| 1699930        | Al-Alam          | Eliana            |
| 1391535        | Allen            | Chelsea           |
| 1152378        | Ammerman         | Lera              |
| 1722490        | Andrawes         | Fayrouz           |
| 1321643        | Andrews          | James             |
| 1924384        | Armbruster       | Alex              |
| 1227606        | Ashbrook         | Ashleigh          |
| 1834294        | Bachelder        | John              |
| 880177         | Baecker-Smith    | Kathy             |
| 1884475        | Bailey           | Jessica           |
| 1059338        | Baldino          | Michelle          |
| 1869985        | Ball             | Rachaneeboon      |
| 1487539        | Bannick          | Kelly             |
| 2006037        | Bannister        | Kylie             |
| 1696767        | Barber           | Cristin           |

|         |           |           |
|---------|-----------|-----------|
| 1540280 | Barkman   | Benjamin  |
| 798299  | Beedell   | Stephanie |
| 1487540 | Bell      | Denise    |
| 1871100 | Bennett   | Anna      |
| 1954747 | Bergstrom | Andrew    |
| 1641138 | Berney    | Ashley    |
| 1683143 | Bivins    | Brandy    |
| 1058338 | Bloom     | Jessica   |
| 798298  | Bock      | Tiffany   |
| 1864080 | Bond      | Rena      |
| 1494723 | Bond      | Ryan      |
| 1252152 | Bostater  | Heather   |
| 2053476 | Bottum    | Lindsey   |
| 2067797 | Bowen     | Shannon   |
| 1762193 | Bowers    | Elizabeth |
| 455758  | Boyd      | Lichiu    |
| 1941698 | Brailey   | Thomas    |
| 1785823 | Branyan   | Ellory    |
| 1311551 | Brink     | Morgan    |
| 1744316 | Brooks    | Alyssa    |
| 455760  | Broughman | Abbie     |
| 1859480 | Broquet   | Ashton    |
| 1529720 | Bryer     | Kelsey    |
| 1308076 | Buck      | Tina      |
| 1152830 | Bush      | Renee     |
| 1440003 | Carpenter | Debra     |

|         |              |           |
|---------|--------------|-----------|
| 635834  | Carr         | Suzanne   |
| 482470  | Ceccacci     | Melissa   |
| 1600113 | Chamberlain  | Heather   |
| 1487541 | Chaney       | Joelle    |
| 640762  | Chanthaphanh | Souphanh  |
| 879549  | Charbonneau  | Marie     |
| 1672693 | Charlie      | Amy       |
| 1487542 | Chisholm     | Dawn      |
| 455763  | Clark        | M'Lisa    |
| 1568951 | Clifford     | Jeanna    |
| 1463650 | Clinger      | Luke      |
| 1602011 | Coakieanos   | Linda     |
| 798300  | Coe          | Amy       |
| 1657835 | Collins      | Chelsey   |
| 1682555 | Cotner       | Grant     |
| 895895  | Cox          | Jennifer  |
| 1387255 | Crandall     | Jason     |
| 1138842 | Croley       | Anne      |
| 2046293 | Cronk        | William   |
| 935090  | D'Allemand   | Jordan    |
| 1270691 | D'Annunzio   | Joel      |
| 1564239 | D'Haene      | Brittaney |
| 32120   | Dalley       | Crystal   |
| 1890287 | Daniels      | Zachary   |
| 608932  | Dassance     | Abby      |
| 1071021 | Davis        | Gregory   |
| 904718  | Defrees      | Amanda    |
| 1517744 | Demarais     | Diane     |
| 1471713 | Dempski      | Shelly    |

|         |                  |          |
|---------|------------------|----------|
| 1567873 | Demski           | Kalvin   |
| 455768  | Docherty         | Jennifer |
| 1959727 | Doellner         | Kristen  |
| 1676977 | Doellner         | Matthew  |
| 500135  | Douma            | Mary     |
| 487946  | Du Bois          | Patricia |
| 1285767 | Dupras           | Sarah    |
| 1065092 | Dyer             | Benjamin |
| 1336617 | Eyer             | Stacy    |
| 798306  | Edmond           | Sonya    |
| 591157  | Eifert           | Heather  |
| 1836346 | Ellsworth        | Camry    |
| 1405089 | Elyaderani       | Ali      |
| 1938802 | Engler           | Theresa  |
| 1877964 | Erickson         | Lori     |
| 2032480 | Fandel           | Jacob    |
| 773939  | Farr             | Crystal  |
| 1403748 | Feher            | Carrie   |
| 1744317 | Fernandez        | Marissa  |
| 1804278 | Fernandez- Lopez | Roy      |
| 1308077 | Fleeks           | Ashley   |
| 1450312 | Forbes           | Matthew  |
| 1567875 | Ford             | Delani   |
| 1779465 | Forgrave         | Nicholas |
| 1602736 | Forsman          | Lavone   |
| 1517746 | Frame            | Ryan     |
| 2050999 | Franks           | Ashley   |
| 1711479 | Frear            | Arianne  |
| 1071020 | Freels           | Ann      |

|         |            |           |
|---------|------------|-----------|
| 1138841 | Freund     | Jessica   |
| 2067634 | Frink      | Molly     |
| 1308078 | Fulkerson  | Megan     |
| 1918700 | Fuller     | Morgan    |
| 1508076 | Fuller     | Tony      |
| 455773  | Fullerton  | Kimberly  |
| 1308079 | Gagliardi  | Laura     |
| 1505290 | Garrison   | Abigale   |
| 1918242 | Gerard     | Kaila     |
| 1559399 | Gerow      | Jay       |
| 1915422 | Gillam     | Brodee    |
| 455775  | Gilman     | Michelle  |
| 1699931 | Goddard    | Ashly     |
| 1675846 | Graham     | Kisha     |
| 1308080 | Grecu      | Nicholas  |
| 1699933 | Griffin    | Bradley   |
| 1731554 | Guy        | Deeana    |
| 1471712 | Haigh      | Makayla   |
| 1046616 | Halfmann   | David     |
| 1487547 | Harmon     | Sian      |
| 1249201 | Harrington | Joseph    |
| 1714868 | Harvey     | Tara      |
| 1702695 | Hathey     | Ana       |
| 707340  | Hayes      | Cheryl    |
| 1811998 | Hayes      | Shelby    |
| 1699928 | Hehl       | Gabrielle |
| 1838158 | Hendrix    | Dustin    |

|         |            |             |
|---------|------------|-------------|
| 2045608 | Herek      | Jessica     |
| 1445659 | Hernandez  | Esperanza   |
| 1184126 | Hewitt     | Maria       |
| 1321650 | Hewson     | Alea        |
| 1184131 | Hill       | Amber       |
| 1722485 | Hodson     | Jessica     |
| 1782764 | Hoffman    | Maureen     |
| 1366699 | Holmes     | Natasha     |
| 1219954 | Horn       | Allison     |
| 1308842 | Hornberger | Melanie     |
| 1325672 | Howard     | Juwan       |
| 1257870 | Hudgins    | Angeline    |
| 1381538 | Huelga     | Sisto       |
| 1152373 | Huhn       | Victoria    |
| 455776  | Hunt       | Erin        |
| 1308082 | Hunt       | Trevor      |
| 992957  | Inman      | Christopher |
| 1387253 | Jackson    | Jeffrey     |
| 1387254 | Johnson    | Christopher |
| 1763487 | Johnson    | Lauren      |
| 455779  | Johnson    | Paula       |
| 1714858 | Jones      | Benjamin    |
| 2053607 | Jordan     | Elizabeth   |
| 1308843 | Kakar      | Kieran      |
| 1884476 | Kapp       | Jeffrey     |
| 2040656 | Keeler     | Ashley      |
| 1308083 | Kendrix    | Amanda      |
| 1782609 | Kibbey     | Morgan      |

|         |                 |             |
|---------|-----------------|-------------|
| 1600109 | King            | Christopher |
| 1152368 | King            | Rhonda      |
| 1455126 | Knight          | Dianna      |
| 1682554 | Knight          | Heather     |
| 1410818 | Knop            | Katie       |
| 455781  | Knopps          | Kelly       |
| 1430404 | Koch            | Amanda      |
| 1433810 | Koerner- Aymor  | Shanon      |
| 455782  | Kolka           | Jessica     |
| 1700242 | Koochesfahani   | Laurie      |
| 1889848 | Krause          | Darren      |
| 1699932 | Kryshak         | Kathleen    |
| 1445657 | Krznisnik       | Mary        |
| 1899669 | Kwasnik         | Sara        |
| 1204876 | Lafave          | Leah        |
| 1314081 | Land            | Hannah      |
| 1933959 | Legg            | Audra       |
| 1914967 | Legg            | Samantha    |
| 1505294 | Lemieux- Potter | Danielle    |
| 1924139 | Lemieux- Potter | Mackenzie   |
| 1190440 | Lemon           | Sara        |
| 1308089 | Leonard         | Mika        |
| 455784  | Liles           | Laura       |
| 1487548 | Livo            | Samantha    |
| 1997194 | Lundy           | Shawn       |
| 1523106 | Macdonald       | Margaret    |
| 591498  | Macaluso        | Denya       |
| 1836347 | Malcuit         | Tara        |

|         |                   |            |
|---------|-------------------|------------|
| 1910289 | Mandel            | Ryan       |
| 1754944 | Mann              | Marguerite |
| 1184125 | Manning           | Ashley     |
| 1915267 | Marinoff          | Marie      |
| 645963  | Martin            | James      |
| 1714859 | Martin            | Jason      |
| 1941681 | Mastalinski       | Heather    |
| 2073580 | Mata              | Emily      |
| 1152433 | Mattarella- Micke | Jennifer   |
| 1023367 | Maxey             | Kara       |
| 1653504 | McDiarmid         | Erica      |
| 1754948 | McDonald          | Samantha   |
| 1962706 | McDonnell         | Jill       |
| 1600116 | McFadden          | Marisa     |
| 1309557 | McFarland         | Christine  |
| 1699929 | McGary            | Latanya    |
| 1613286 | McKenna           | Phyllis    |
| 1387408 | McLaughlin        | Stephanie  |
| 1997823 | McQuillan         | Amber      |
| 1138840 | McWherter         | Carla      |
| 1918701 | McWhirter         | Kirsten    |
| 455792  | Medina Vera       | Mario      |
| 455793  | Mendoza           | Jesus      |
| 1405090 | Merindorf- Norton | Chloe      |
| 1046617 | Miller            | Heather    |
| 2053593 | Mills             | Tasha      |
| 1601928 | Mitevski          | David      |
| 1714861 | Moberg            | Maddison   |

|         |           |           |
|---------|-----------|-----------|
| 455787  | Moreno    | Rachelle  |
| 1714863 | Morgan    | Lyndsey   |
| 1602741 | Morris    | Jenna     |
| 1487551 | Morton    | Nicole    |
| 1023365 | Murphy    | Alison    |
| 1744315 | Murphy    | Pamela    |
| 455820  | Murray    | Andrea    |
| 1714864 | Nannini   | Sarah     |
| 1899291 | Nichols   | Jason     |
| 1529380 | Niemeyer  | Rachel    |
| 455796  | Norton    | Stephanie |
| 1229371 | O'Connell | Jerrica   |
| 455798  | O'Malley  | Tarissa   |
| 2071616 | Ogurra    | Carolinne |
| 1600111 | Olmstead  | Erin      |
| 1714866 | Onofre    | Jose      |
| 1933958 | Oshier    | Dylan     |
| 1672692 | Ostrander | Danielle  |
| 1962705 | Palm      | Gavin     |
| 1539787 | Paris     | Phillip   |
| 1648695 | Parker    | Laken     |
| 1648696 | Parker    | Zakary    |
| 728281  | Patel     | Samip     |
| 2078828 | Pathak    | Nirmal    |
| 1597051 | Pease     | Michele   |
| 1601930 | Philipp   | Janie     |
| 805243  | Pitmon    | Colleen   |
| 1309559 | Pittman   | Wendy     |
| 1779464 | Pluff     | Samantha  |

|         |            |          |
|---------|------------|----------|
| 1505295 | Polverento | Gregory  |
| 1141026 | Porati     | Cinzia   |
| 1434120 | Post       | Chelsea  |
| 1142166 | Potter     | Chelsea  |
| 455799  | Powers     | Jeffrey  |
| 1402056 | Powers     | Regan    |
| 1699925 | Pringle    | Leslie   |
| 1371232 | Pruitt     | Tiffani  |
| 1941655 | Ramirez    | Kori     |
| 887927  | Randall    | Jamara   |
| 638073  | Reed       | Elena    |
| 1834293 | Regan      | Marisol  |
| 1339654 | Reid       | Nichole  |
| 1696766 | Reiterman  | Amanda   |
| 1505296 | Richard    | Nicole   |
| 1501557 | Richburg   | Amy      |
| 2042031 | Richmond   | Kelli    |
| 1964172 | Richmond   | Laura    |
| 2035987 | Ricklefs   | Sarah-Jo |
| 1620357 | Rigterink  | Bram     |
| 798303  | Ring       | Scott    |
| 1433807 | Rininger   | Debra    |
| 1790534 | Risberg    | Emma     |
| 1895451 | Roberts    | Nash     |
| 1744748 | Robinson   | Jerome   |
| 1602743 | Robinson   | Lynette  |
| 1924138 | Roes       | Janaya   |
| 1110637 | Rogers     | Tisha    |
| 1602744 | Saenz      | Rhiana   |

|         |             |               |
|---------|-------------|---------------|
| 1762197 | Salisbury   | Joshua        |
| 1923794 | Scheidt     | Carly         |
| 455806  | Schmitt     | Michelle      |
| 817430  | Scholten    | Alexandre     |
| 1208822 | Schueller   | Karen         |
| 1487552 | Schwerin    | Sherri        |
| 935091  | Shaffer     | Betty         |
| 455808  | Shappee     | Karla         |
| 1308085 | Shaw        | Joshua        |
| 455809  | Showerman   | Kelly         |
| 1836345 | Shurmantine | Jaime         |
| 1539786 | Siekas      | Amanda        |
| 1321651 | Simmons     | Gayland       |
| 1955255 | Simpson     | Katie         |
| 1184130 | Sipkovsky   | Jordan        |
| 1820759 | Skeans      | Jeffrey       |
| 1308086 | Sloan       | Monica        |
| 1445661 | Smathers    | Jamie         |
| 1428301 | Smith       | Amy           |
| 1602746 | Smith       | Brandon       |
| 2073578 | Smith       | Carrie        |
| 455810  | Smith       | Jenny         |
| 1934932 | Smith       | Megan         |
| 1672689 | Smith       | Ross          |
| 1601933 | Smith       | Sara          |
| 1209924 | Snover      | Sarah         |
| 2043074 | Solace      | Prince Jerold |
| 1982079 | Spencer     | Rosemarie     |

|         |                      |             |
|---------|----------------------|-------------|
| 1836348 | Steadman             | Krin        |
| 1406072 | Stewart              | Alan        |
| 455813  | Stuart               | Mary        |
| 1733955 | Sudnick              | Nicholas    |
| 1902159 | Swaynie              | Sarah       |
| 1471716 | Sykes                | Gerald      |
| 2066946 | Taylor               | Jessica     |
| 1512124 | Taylor               | Sara        |
| 1790535 | Teachworth           | Mahrley     |
| 1697288 | Tenney               | Kevin       |
| 1152832 | Terenzi              | Mary        |
| 1655709 | Thelen               | Paul        |
| 1964173 | Thomas               | Christopher |
| 1399614 | Thomas               | Lindsay     |
| 455815  | Thomlison            | Kathleen    |
| 1467268 | Thompson             | Bre'Ante    |
| 2047301 | Thompson             | Grace       |
| 1869983 | Thompson             | Keegan      |
| 995691  | Thrush               | Antoinette  |
| 1612452 | Trudgen- Christensen | Kristeen    |
| 1152375 | Turek                | Benjamin    |
| 1665722 | Udebrock             | Aspen       |
| 455817  | Van Ess              | Amanda      |
| 1149560 | Vandenberg           | Mary        |
| 455818  | Vanderlaan           | Jason       |
| 1786476 | Vasquez              | Alexis      |
| 1337331 | Vaunado              | Devin       |
| 1523107 | Veres                | George      |
| 1184127 | Viglianco            | Danielle    |

|         |               |            |
|---------|---------------|------------|
| 1649904 | Vinton        | Clark      |
| 1653503 | Wagner        | Anna       |
| 1762195 | Wagner        | Joseph     |
| 1153804 | Wagner        | Nancy      |
| 1184129 | Waligorski    | Russell    |
| 1884477 | Walker        | Steven     |
| 455819  | Wallas        | Diane      |
| 902933  | Walters       | Karen      |
| 1714870 | Ward          | Ashley     |
| 1225802 | Watson        | Alex       |
| 1289351 | Weaver        | Anne Marie |
| 1722517 | Weber         | Lindsay    |
| 1879505 | Webster       | Katrina    |
| 1653987 | Wever         | Bryan      |
| 1782608 | White         | Kaylee     |
| 1359852 | White         | Shantel    |
| 1125801 | Wickham       | Ashley     |
| 1762194 | Wilcox        | Dylan      |
| 1833136 | Williams      | Danielle   |
| 1823069 | Williams      | Kaila      |
| 1602742 | Williams      | Rachelle   |
| 1714871 | Willsey       | Rachel     |
| 1208823 | Winsor        | Ryan       |
| 1889847 | Wireman       | Allison    |
| 1403749 | Woods- Norman | Bethany    |
| 1934093 | Wozniak       | Kathrine   |
| 1038571 | Wright        | Amy        |
| 455811  | Zannini       | Jamie      |

1880092

Zuniga

Taylor

**Last updated:**

**1/5/2021**