

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>
1391535	Allen	Chelsea
1152378	Ammerman	Lera
1722490	Andrawes	Fayrouz
1321643	Andrews	James
1924384	Armbruster	Alex
1227606	Ashbrook	Ashleigh
1834294	Bachelor	John
880177	Baecker-Smith	Kathy
1884475	Bailey	Jessica
1059338	Baldino	Michelle
1869985	Ball	Rachaneeboon
1487539	Bannick	Kelly
2006037	Bannister	Kylie
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
1744316	Brooks	Alyssa
1859480	Broquet	Ashton
455760	Broughman	Abbie
1529720	Bryer	Kelsey
1308076	Buck	Tina
1152830	Bush	Renee
2138038	Cantrell	Emma
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
1321646	Curtis	Megan
935090	D'Allemand	Jordan
1270691	D'Annunzio	Joel
1564239	D'Haene	Brittaney
32120	Dalley	Crystal
2067619	Daniels	Taylor
1890287	Daniels	Zachary
608932	Dassance	Abby
1071021	Davis	Gregory
904718	Defrees	Amanda
1517744	Demarais	Diane
1471713	Dempski	Shelly

1567873	Demski	Kalvin
2150998	Dietzel	Andrew
455768	Docherty	Jennifer
1959727	Doellner	Kristen
1676977	Doellner	Matthew
500135	Douma	Mary
487946	Du Bois	Patricia
1311551	Dunn	Morgan
1285767	Dupras	Sarah
1828373	Dups	Jena
1065092	Dyer	Benjamin
1336617	Elliot	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
2107062	Germain	Kevin
1559399	Gerow	Jay
1915422	Gillam	Brodee
455775	Gilman	Michelle
1699931	Goddard	Ashly
1675846	Graham	Kisha
1308080	Greco	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
2151000	Hitt	Gretta
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
2145444	Kendall	Kellie
1308083	Kendrix	Amanda
1782609	Kibbey	Morgan
1600109	King	Christopher
1152368	King	Rhonda
2145440	King-Reid	Matthew
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
2128263	Kring	Haley
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
2145442	Marinoff	McKayla
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
2145441	Mogle	Amanda
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
1962705	Palm	Gavin

1539787	Paris	Phillip
1648695	Parker	Laken
1648696	Parker	Zakary
728281	Patel	Samip
2078828	Pathak	Nirmal
1597051	Pease	Michele
1601930	Philipp	Janie
1481747	Phillips	Tessa
805243	Pitmon	Colleen
1309559	Pittman	Wendy
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
1672692	Rasschaert	Danielle
638073	Reed	Elena
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
1895451	Roberts	Nash
1744748	Robinson	Jerome
1602743	Robinson	Lynette
1110637	Rogers	Tisha
1602744	Saenz	Rhiana
1762197	Salisbury	Joshua
2145443	Satterla	Amy
1923794	Scheidt	Carly
455806	Schmitt	Michelle
1208822	Schueller	Karen
1487552	Schwerin	Sherri
935091	Shaffer	Betty
2150997	Shane	Ryan
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	Carlie
455810	Smith	Jenny
1934932	Smith	Megan
1672689	Smith	Ross
1601933	Smith	Sara
1209924	Snover	Sarah
1982079	Spencer	Rosemarie
1836348	Steadman	Krin
1406072	Stewart	Alan
455813	Stuart	Mary
1733955	Sudnick	Nicholas
1869984	Sullivan	Meghan
1902159	Swaynie	Sarah
1471716	Sykes	Gerald
2066946	Taylor	Jessica
1512124	Taylor	Sara
1790535	Teachworth	Mahrley
1697288	Tenney	Kevin
1152832	Terenzi	Mary
1655709	Thelen	Paul
1399614	Thomas	Lindsay
455815	Thomlison	Kathleen
1467268	Thompson	Bre'Ante
2047301	Thompson	Grace
1869983	Thompson	Keegan
995691	Thrush	Antoinette
1152375	Turek	Benjamin
1665722	Udebrock	Aspen

1816445	VanBrocklin	Alex
455817	Van Ess	Amanda
1149560	Vandenberg	Mary
455818	Vanderlaan	Jason
1786476	Vasquez	Alexis
1337331	Vaunado	Devin
1184127	Viglianco	Danielle
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
1125801	Wickham	Ashley
2128261	Wilcox	Devin
1762194	Wilcox	Dylan
1833136	Williams	Danielle
1602742	Williams	Rachelle
1714871	Willsey	Rachel
1208823	Winsor	Ryan

1403749	Woods- Norman	Bethany
1934093	Wozniak	Kathrine
1038571	Wright	Amy
455811	Zannini	Jamie
1880092	Zuniga	Taylor

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