

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 MSUFUCU'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 MSUFUCU's employees currently licensed in the NMLSR can be found below, along with each employee's NMLS ID. MSUFUCU's license number is 405297.

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

| NMLS ID | Last Name | First Name |
|----------------|------------------|-------------------|
| 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 |
| 1540280 | Barkman | Benjamin |

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| 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 | Dunn | 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 |

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|---------|--------------|-----------|
| 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 |
| 2052700 | Cox | Chloe |
| 895895 | Cox | Jennifer |
| 1387255 | Crandall | Jason |
| 1138842 | Croley | Anne |
| 2046293 | Cronk | William |
| 935090 | D'Allemand | Jordan |
| 2067619 | Daniels | Taylor |
| 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 |

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|---------|------------------|----------|
| 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 | 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 |

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|---------|------------|----------|
| 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 |

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|---------|------------|-------------|
| 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 |

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|---------|-----------------|-------------|
| 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 |
| 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 |

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|---------|-------------------|------------|
| 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 |

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|---------|-----------|-----------|
| 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 |

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|---------|------------|----------|
| 1481747 | Phillips | Tessa |
| 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 |
| 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 |
| 1602743 | Robinson | Lynette |

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|---------|-------------|-----------|
| 1744748 | Robinson | Jerome |
| 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 |

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|---------|----------------------|---------------|
| 1209924 | Snover | Sarah |
| 2043074 | Solace | Prince Jerold |
| 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 |
| 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 |
| 1816445 | VanBrocklin | Alex |
| 455817 | Van Ess | Amanda |
| 1149560 | Vandenberg | Mary |

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|---------|---------------|------------|
| 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 |
| 1125801 | Wickham | Ashley |
| 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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