



MORTGAGE LOAN ORIGINATORS

The *Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act)* was enacted on July 30, 2008 and mandates a nationwide licensing and registration system for residential mortgage loan originators (MLOs).

The SAFE Act prohibits individuals from engaging in the business of a residential mortgage loan originator unless they are registered as a mortgage loan originator (MLO) in the Nationwide Mortgage Licensing System and Registry (NMLS) and they have a unique identifier (NMLS #).

NMLS Consumer Access is a free service for consumers to confirm that the mortgage company or mortgage professional with whom they wish to conduct business is authorized to conduct mortgage business in their state. See www.nmlsconsumeraccess.org to verify MLOs by name or by unique identifier. The names and unique identifiers of FirstTier Bank and its MLOs are listed below and are available in each office:

<u>Name</u>	<u>NMLS #</u>
FirstTier Bank	466807
Jared C Reich	609239
Kayla Janicek	2353904
Karmen Meier	2441320
Logan Kizer	2347243
Marc Lamon	413225
Sheila Furgison	2347319
Stephen Kness	619858
Roxanne Jochum	872962
Kyle Lee	214124
Matthew Mortensen	213183
Matthew Schall	441810
Lisa Olson	1783661
Karilyn L Mays	2350410
Sheryle Parish	704779
Mitch Carter	1159292
Andrew Killinger	2347335
Tim Ostic	1197378
Tad Stumpf	1652884
Stacie Linger	609238
Kayleigh Reardon	12024713
Craig Barta	1026424
Ryan Chamberlain	1249660
John-David (JD) Vaughan	554483
John Dovenbarger	2347261