



The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E. Act) mandates a federal registry for Credit Unions and their employees who are Mortgage Loan Originators (MLO). Below is a list of current Mass Bay Credit Union registered MLOs.

<u>Name:</u>	<u>NMLS ID #</u>	<u>Position</u>
Mass Bay Credit Union	615913	Institutions
Anthony Frattini	898317	VP of Lending
Cheryl Cooper	1202473	Mortgage Loan Processor
Janet Hernandez	807574	Consumer Lending Manager
Donna Lanigan	1238046	Everett Branch Manager
Laura Tannous	1199679	Quincy Branch Manager
Andrei Ganea	1147196	Servicing Manager
Maureen Vegnani	366963	Consumer Lending Supervisor
Michelle Outar	1761325	Mortgage Loan Processor
Shruti Saraf	892937	Vice President of Retail Services