



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	Institution
Cheryl Cooper	1202473	Mortgage Loan Processor
Andrei Ganea	1147196	AVP of Loan Servicing
Maureen Vegnani	366963	Consumer Lending Supervisor
Joseph Scianatico	644104	VP of Retail Services
Ruix Yann D Marseille	886076	Quincy Branch Manager
Lila Kanj	813762	Everett Branch Manager
Elizabeth Jones	2775350	Manager of Loan Underwriting
Tyler Bowers	2404297	Mortgage Loan Processor

Last Updated: December 04,

2025