



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 |
| Andrei Ganea | 1147196 | Servicing Manager |
| Maureen Vegnani | 366963 | Consumer Lending Supervisor |
| Michelle Outar | 1761325 | Mortgage Loan Processor |