



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
Andrei Ganea	1147196	AVP of Servicing
Maureen Vegnani	366963	Consumer Lending Supervisor
Joseph Scianatico	644104	VP of Retail Services