

## Qualified and Trusted Mortgage Loan Underwriters

In 2008, Congress implemented the SAFE Act, which was designed to enhance consumer protection and reduce fraud by setting standards for licensing mortgage loan originators.

The SAFE Act requires mortgage loan officers to pass a background investigation, submit fingerprints, and secure a mortgage loan originator number as part of the National Mortgage Licensing System. These identifying numbers are public information and must be produced upon a consumer request.

We think you should know the quality and integrity of our underwriting team without having to ask, so Spectra Federal Credit Union has listed our mortgage loan underwriters below. If you have any questions regarding the SAFE Act or the registration process, please contact us at (800) 526-6661

Organization	
Spectra Federal Credit Union	491160

Individuals			
Name	NMLS No.	Name	NMLS No.
Accoo, Theresa	631398	Mena, Andres	1871776
Artiga, Lewin	1895895	Messersmith, Denine	718779
Bennett, Katrina	1060291	Moore, Jennifer	1177848
Brumfield, Treciana	504828	Salas, Victor	1493236
Clark, Yazmin K.	1690888	Smith, Jamar D.	699966
Cummins, Maureen	1696817	Smith, Taliyah N.	1889334
Dixon, Elliot	1639771	Tremblay, Tina-Marie	718797
Fanary, Wahab R.	1028732	Waddill, Patricia A.	718781
Garcia, Andrew	1606115	Williams, Denise L.	718782
Grant, Melanie	1614722	Williams, Lynda	718794
Jenkins, Victoria	1493235	Williamson, Paige	945001
Jones, Sherlyn	718778	Wilson, Angelica	1134816
Lewis, Radi	2035140	Wood, Robin	1639122
Ly, Tung	1249692	Yerby, Zsanetta C.	1997298
Manigo, Ebony C.	1605630	Zapatel, Ines	1638526