

## 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	Messersmith, Denine	718779
Archie, Jasmine	2341083	Moore, Jennifer	1177848
Bennett, Katrina	1060291	Petty, James	1124710
Brumfield, Treciana	504828	Salas, Victor	1493236
Cummins, Maureen	1696817	Savoy, Tywan	658253
Danschin, Ivana	1472515	Smith, Christal	1227468
Dixon, Elliot	1639771	Smith, Taliyah N.	1889334
Duran, Andrea	1198822	Turcios, Salvador	2006626
Fanary, Wahab R.	1028732	Waddill, Patricia A.	718781
Garcia, Andrew	1606115	Williams, Denise L.	718782
Jenkins, Victoria	1493235	Williams, Lynda	718794
Jones, Sherlyn	718778	Wilson, Angelica	1134816
Melara, Karla	2146782	Yerby, Zsanetta C.	1997298
Mercado, David	2041537	Zapatel, Ines	1638526