

## Mortgage Loan Originators and Unique Identifiers

### What is an NMLS identification number?

NMLS stands for Nationwide Mortgage Licensing System, and the NMLS identification number (ID) is the unique identifier assigned to registered Mortgage Loan Officers. The NMLS number that a mortgage loan officer receives upon registration is the one they keep throughout their career.

### Why do mortgage loan officers need to have one of these numbers?

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E. Act) requires that residential mortgage loan originators register with the NMLS, which is a database created by the Conference of State Bank Supervisors and the American Association of Residential Mortgage Regulators.

### What does this number mean?

Prior to 2008, there was no consistent method of registration for mortgage lenders, and there was much variance between states and types of lenders. This made it difficult for consumers to feel confident that they were working with a registered and reputable individual. Now, because there is a process lenders must undergo to become registered, consumers can feel confident that the individual they're working with has met the requirements associated with their state and lender type.

In addition, consumers have access to the NMLS Consumer Access website: <http://www.nmlsconsumeraccess.org/>. Therefore, you can look a lender up in the system using the NMLS ID. When you do, some of the information you will see includes:

- Contact information including phone and fax numbers
- Who the lender is employed with and authorized to represent
- Employment history
- Office locations for that employer
- Whether their registration status is active (*which is what you want*) or inactive.

Mortgage Loan Originators	Market
Wilfred W. Weru, NMLS ID# 1606234	Addison/Dallas
Bonnie Altman, NMLS ID# 631759	Amarillo
Heather M Cooper, NMLS ID# 518147	Amarillo
Nichole Albracht Romero, NMLS ID# 1192102	Amarillo
Heather E Franklin, NMLS ID# 1328659	Horseshoe Bay
Tamela Anne Randolph, NMLS ID# 282034	Horseshoe Bay
Aaron L Garrett, NMLS ID# 1594370	Lubbock
Jennifer Lyn Harmonson, NMLS ID# 1058654	Lubbock

Home Improvement, Interim Construction, Home Equity & Bridge Loan Originators			
	Market		Market
Jessica Denise Amburn, NMLS ID# 1065963	Amarillo	Gloria Acosta, NMLS# 1480272	Midland
James Gregory Burgess, NMLS ID# 484930	Amarillo	Jeremy Mack Bishop, NMLS ID# 472431	Midland
Christy Michelle Campbell, NMLS ID# 745861	Amarillo	Bethany Bill Etheredge, NMLS ID# 981299	Midland
Kerry Mark Hodges, NMLS ID# 793707	Amarillo	Kristi Michele Evers, NMLS ID # 510237	Midland
Bowden Earnest Jones Jr, NMLS ID# 644910	Amarillo	Bertha Alejandra Hermosillo, NMLS ID# 653084	Midland
Jessica Manor, NMLS ID# 1382803	Amarillo	Marta Hernandez, NLMS ID# 722355	Midland
Lauren Abigail Snyder, NMLS ID# 891731	Amarillo	Mary Logan, NMLS ID# 1480270	Midland
Reaghan Stevens, NMLS ID# 1308922	Amarillo	Toni Mabry, NMLS ID# 1245786	Midland
Meredith Stover, NMLS ID# 1381046	Amarillo	Chad Maxwell, NMLS ID# 1486482	Midland
Bradley James Stuteville, NMLS ID# 897374	Amarillo	Richard Wayne Mitchell, NMLS ID# 756877	Midland
Cody Soren Petty, NMLS ID# 873816	Horseshoe Bay	Rodney Dell Taylor, NMLS ID# 1112567	Midland
Scott Alan Streit, NMLS ID# 1075979	Horseshoe Bay	LeeAnn Thon, NMLS ID# 1540356	Midland
Maricela Duran, NMLS ID# 264267	Lubbock		
Darrell LaMont Hill, NMLS ID# 880879	Lubbock		
James Travis Hillman, NMLS ID# 535584	Lubbock		
Ryan Lee Hunter, NMLS ID# 1585173	Lubbock		
Rudy McElroy, NMLS ID# 1524638	Lubbock		
Tony F Pena, NMLS ID# 485271	Lubbock		
Justin Barrett Power, NMLS ID# 685310	Lubbock		