

## 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
Katia Trevino, NMLS ID# 935131	Addison/Dallas
Heather M Cooper, NMLS ID# 518147	Amarillo
Nichole Albracht Romero, NMLS ID# 1192102	Amarillo
Tamela Anne Randolph, NMLS ID# 282034	Horseshoe Bay
Charlotte Choquette, NMLS ID# 1626612	Horseshoe Bay
Jennifer Lyn Harmonson, NMLS ID# 1058654	Lubbock
Laurie Winchell, NMLS ID# 1671695	Midland
Home Improvement, Interim Construction, Home Equity & Bridge Loan Originators	Market
Kenneth Lazelle Burgess, III NMLS ID# 484927	Amarillo
Jessica Denise Hutchens, NMLS ID# 1065963	Amarillo
James Gregory Burgess, NMLS ID# 484930	Amarillo
Christy Michelle Campbell, NMLS ID# 745861	Amarillo
Kerry Mark Hodges, NMLS ID# 793707	Amarillo
Bowden Earnest Jones Jr, NMLS ID# 644910	Amarillo
Reaghan Stevens, NMLS ID# 1308922	Amarillo
Meredith Stover, NMLS ID# 1381046	Amarillo
Marycella Hurtado, NMLS ID# 443559	Amarillo
Bradley James Stuteville, NMLS ID# 897374	Amarillo
William Bailey, NMLS ID# 498344	Amarillo
Cody Soren Petty, NMLS ID# 873816	Horseshoe Bay
Scott Alan Streit, NMLS ID# 1075979	Horseshoe Bay
Marcus Vidrine, NMLS ID# 649517	Marble Falls
Terry Ortiz, NMLS ID#1668926	Marble Falls
Deborah Garrett, NMLS ID# 730349	Marble Falls
Maricela Duran, NMLS ID# 264267	Lubbock
Darrell LaMont Hill, NMLS ID# 880879	Lubbock
James Travis Hillman, NMLS ID# 535584	Lubbock
Rudy McElroy, NMLS ID# 1524638	Lubbock
Tony F Pena, NMLS ID# 485271	Lubbock
Berry Pigg, NMLS ID# 572077	Lubbock
Justin Barrett Power, NMLS ID# 685310	Lubbock
Ryan Harris, NMLS ID# 1691969	Lubbock

Lauren King, NMLS ID# 1696041	Lubbock
Jeremy Mack Bishop, NMLS ID# 472431	Midland
Bethany Bill Etheredge, NMLS ID# 981299	Midland
Richard Wayne Mitchell, NMLS ID# 756877	Midland
Isela Davina Hosick, NMLS ID# 674601	Midland
Robmikia Holman, NMLS ID# 1719365	Midland
Evan Rogers, NMLS ID# 1691974	Midland

