

## 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 faxnumbers
- 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.

<b>Mortgage Loan Originators</b>	<b>Market</b>
Heather M Cooper, NMLS ID# 518147	Amarillo
Mason Smith, NMLS ID#1845079	Amarillo
Tamela Anne Randolph, NMLS ID# 282034	Horseshoe Bay
Charlotte Choquette, NMLS ID# 1626612	Horseshoe Bay
Brody Stetson Berry NMLS ID#1205201	Lubbock
Jennifer Lyn Harmonson, NMLS ID# 1058654	Lubbock
<b>Home Improvement, Interim Construction, Home Equity &amp; Bridge Loan Originators</b>	<b>Market</b>
Garry Grier, NMLS ID# 469287	Addison/Dallas
Taylor Chandler, NMLS# 491001	Addison/Dallas
Allen Jackson, NMLS ID# 499600	Addison/Dallas
Edmond Bachman, NMLS# 1819662	Amarillo
Natasha Marian Brashears, NMLS ID# 1413499	Amarillo
Jessica Denise Hutchens, NMLS ID# 1065963	Amarillo
James Gregory Burgess, NMLS ID# 484930	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
Bradley James Stuteville, NMLS ID# 897374	Amarillo
William Bailey, NMLS ID# 498344	Amarillo
Toneshia Gindratt, NMLS ID# 1663122	Amarillo
Jacob Ortega, NMLS ID# 1822687	Amarillo
Becky Melton, NMLS ID# 1764960	Fredericksburg
Marcus Vidrine, NMLS ID# 649517	Fredericksburg
Cody Soren Petty, NMLS ID# 873816	Horseshoe Bay
Scott Alan Streit, NMLS ID# 1075979	Horseshoe Bay
Steve Lackey, NMLS ID# 1752144	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
Kyle Aaron Mauldin, NMLS ID#1719640	Lubbock
Jeremy Mack Bishop, NMLS ID# 472431	Midland
Bethany Bill Etheredge, NMLS ID# 981299	Midland
Paul Strouhal, NMLS ID#1803705	Midland
Richard Wayne Mitchell, NMLS ID# 756877	Midland
Brock Fitch, NMLS ID# 1798259	Midland
Robmikia Holman, NMLS ID# 1719365	Midland
Mirella Mendoza, NMLS ID# 1742337	Midland
Evan Rogers, NMLS ID# 1691974	Midland
Courtney Gomez, NMLS ID# 1750737	Midland