



FIRST  
CAPITAL  
BANK  
OF  
KENTUCKY

A Kentucky Bank with local roots.

# Secure and Fair Enforcement Licensing Act of 2008 (S.A.F.E. Act)

## Mortgage Loan Originators

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E. Act or Act) is intended to improve the accountability and tracking of residential mortgage loan originators (MLOs), provide protection for consumers, reduce fraud, and provide consumers with information regarding MLOs. Registration is required for Mortgage Loan Originators who work for an institution regulated by a Federal banking agency.

The following website will provide you with information about all mortgage loan originators who are either licensed and/or registered: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)

The registered mortgage loan originators employed by First Capital Bank (NMLS ID 466802) are listed below with their unique identifier. This identifier will be required to access the information pertaining to a particular mortgage loan originator.

Mortgage Loan Originator	NMLS Unique Identifier	Mortgage Loan Originator	NMLS Unique Identifier
Anthony, Abigail Leigh	1177157	Matracia, Matthew R.	918001
Baechler, Leisa L.	657765	Mattingly, Jennifer Marie	437228
Brown, Robert T.	860353	McCue, Michael R.	439413
Campbell, Hugh A.	1285676	Ochs, Tyler	913061
Cooksey, Joe B.	1054539	Phelps, Collier G.	1175544
Elmore, Amy K.	993264	Spratt, Barbara R.	657782
Esarey, Kirk J.	419152	Stanley, Sandra R.	943915
Frazier, Tracy Lynn	1113875	Thomas, Thomas R.	657783
George, Mark N.	657768	Tilford, James O. Jr.	657784
Gering, Stephen T.	657769	Wood, Joseph G.	434714
Johns, James C.	657772	Kittle, Robert Walter	56842
Jones, Marla K.	657773		
Karst, Brian G.	657774		
Kruse, Sherrie L.	657775		