



The Secure and Fair Enforcement for Mortgage Licensing Act (the S.A.F.E. Act) enacted on July 30, 2008, requires the Banking Agencies, to jointly develop and maintain a federal system for registering employees who engage in the origination of mortgage loans. The SAFE Act requires an employee of a bank, who acts as a mortgage loan originator (MLO) to register with the Nationwide Mortgage Licensing System and Registry, obtain an NMLS ID and maintain this registry; and follow written policies and procedures designed to ensure compliance of these requirements.

The Nationwide Mortgage Licensing System (NMLS) has developed an NMLS Consumer Access website to confirm that the mortgage company or mortgage professional with whom you wish to conduct business is authorized to conduct mortgage business in their state.

This free service can be accessed through the **NMLS Consumer Access.org** website and entering the NMLS ID numbers provided below.

The Provident Bank

NMLS ID 410048

Mortgage Loan Originators of The Provident Bank

LAST NAME	FIRST NAME	MIDDLE NAME	MORTGAGE LOAN ORIGINATOR TITLE	EMAIL ADDRESS	PHONE NUMBER	BRANCH / BUSINESS LOCATION	NMLS ID
Beattie	Scott		Branch Manager	sbeattie@the Provident Bank.com	603-758-1630	Lafayette Rd-Hampton	422042
Bibaud	Zachary	R	Senior Teller/Personal Banker	zbibaud@the Provident Bank.com	603-431-1144	Daniel St-Portsmouth	446625
Bonaventura	Anne	M	VP-Market Manager	abonaventura@the Provident Bank.com	978-834-8540	Main Office-Amesbury	422043
Brisson	Sandra	L	Assistant Branch Manager	sbrisson@the Provident Bank.com	978-834-8522	Haverhill Road-Amesbury	446626
Chatigny	Kim		Assistant Branch Manager	kchatigny@the Provident Bank.com	978-225-1403	Storey Ave-Newburyport	451347
Cloutier	Rebecca		Senior Teller/Personal Banker	rcloutier@the Provident Bank.com	978-388-9913	Haverhill Road-Amesbury	446627
Corning	Leanne	M	Branch Manager	lcorning@the Provident Bank.com	978-225-1401	Storey Ave-Newburyport	451348
Courtney	Dorothy	A	Assistant Branch Manager	dcourtney@the Provident Bank.com	603-760-1503	Provident Way-Seabrook	458595
Denio	Jill	L	Assistant Branch Manager	jdienio@the Provident Bank.com	603-334-1266	Daniel St-Portsmouth	451349
Eaton	Jeff	H	Assistant Branch Manager	jeaton@the Provident Bank.com	978-834-8586	Main Office-Amesbury	451350
Erskine	Courtney	A	Assistant Branch Manager	cerskine@the Provident Bank.com	978-225-1402	Storey Ave-Newburyport	460571
Ethier	Erica	J	Branch Manager	eeethier@the Provident Bank.com	603-760-1501	Provident Way-Seabrook	422045
Ferguson	Megan	E	Assistant Branch Manager	mferguson@the Provident Bank.com	603-758-1632	Lafayette Rd-Hampton	451351
Gagne	Anne		AVP-Branch Manager	agagne@the Provident Bank.com	978-834-8511	Haverhill Road-Amesbury	422046
Giannusa	Valerie	R	Assistant Branch Manager	vgiannusa@the Provident Bank.com	603-760-1502	Provident Way-Seabrook	458596
Halfmann	Matthew	W	AVP-Branch Manager	mhalfmann@the Provident Bank.com	603-760-1511	Portsmouth Ave-Exeter	422047
Harris	Stephanie	A.	Senior Teller/Personal Banker	sharris@the Provident Bank.com	603-758-6323	Lafayette Rd-Hampton	810478
Lapierre	Beth	Witty	Senior Teller/Personal Banker	blapierre@the Provident Bank.com	978-834-8549	Main Office-Amesbury	460572
Lapointe	Anne		AVP-Branch Manager	alapointe@the Provident Bank.com	603-334-1255	Daniel St-Portsmouth	422048
Larson	Kari	A	Senior Teller/Personal Banker	klarson@the Provident Bank.com	978-465-6554	Storey Ave-Newburyport	460573
Lavallee	Tara	E	Senior Teller/Personal Banker	tlavallee@the Provident Bank.com	978-834-8549	Main Office-Amesbury	460574
Lee	Stephanie	M	Assistant Branch Manager	slee@the Provident Bank.com	978-834-8523	Haverhill Road-Amesbury	451352
Marzilli	Ruth	Ann	Assistant Branch Manager	rmarzilli@the Provident Bank.com	978-388-0050	Main Office-Amesbury	469389
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McCabe	Melissa	A	Senior Teller/Personal Banker	mmcCabe@the Provident Bank.com	603-474-7300	Provident Way-Seabrook	458597
Phelps	Ashley	J.	Senior Teller/Personal Banker	aphelps@the Provident Bank.com	603-778-1006	Portsmouth Ave-Exeter	500276
Rurak	Crystal	R.	Senior Teller/Personal Banker	crurak@the Provident Bank.com	603-758-6323	Lafayette Rd-Hampton	810479
Rybicki	Jessica	L	Senior Teller/Personal Banker	jrybicki@the Provident Bank.com	603-431-1144	Daniel St-Portsmouth	536693
Sheehan	Denise	Marie	Assistant Branch Manager	dsheehan@the Provident Bank.com	603-760-1513	Portsmouth Ave-Exeter	460575
Smith	Steven	J	Assistant Branch Manager	ssmith@the Provident Bank.com	603-760-1512	Portsmouth Ave-Exeter	451353
Wilson	Marie	A	AVP-Relationship Officer	mwilson@the Provident Bank.com	978-834-8550	Main Office-Amesbury	411591