

**Ephrata National Bank Registered  
Mortgage Loan Originators (MLOs)**

Effective Date: 01/03/2012

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Lenore L. Doutrich	644358
Joel D. Ember	644359
Angela M. Eppinette	644360
Penny L. Fasnacht	644361
Jeanette A. Frame	644362
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Michael H. Gerhart	829284
Gregory M.Hamsher	644363
Connie M. Harding	644364
Judy L. Karmilowicz	644365
Tammy J. Kline	644366
Shirley T. Kosakoski	818533
Ronald H. Krause	644367
Karen J. Laudenslager	644368
Denise L. Lausch	644369
Megan L. Livengood	644370
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Sharon D. Matthews	654767
Sean P. McKinney	654768
Janell L. Moser	644372
Brian T. Musser	644345
Karen Northeimer	644347
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Michele L. Rountree	644349
Vickie V. Salmi	644350
Jeffrey S. Stauffer	654770
John N. Stauffer	644351
Lois E. Swanger	644352
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