



Secure and Fair Enforcement Licensing Act Of 2008

Title V of the Housing Economic Recovery Act of 2008, the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E. Act), is intended to improve the accountability and tracking of residential mortgage loan originators (MLO's), provide protection for consumers, reduce fraud, and provide consumers with information regarding MLO's. Registration is required for any MLO's who work for an agency regulated institution.

The following website will provide you with information about all licensed and/or registered MLO's:

<http://nmlsconsumeraccess.org>

The registered MLO's employed by Waterford Bank, N.A. are listed below with their unique identifier (NMLS ID). The NMLS ID will be required to access the information specific to each.

<u>Name</u>	<u>NMLS ID</u>
Waterford Bank	520256
Kari Azzarello	1417784
Sharon Brown	541268
Pat Cary	728213
Laura Dosch	451882
Jaci Hays	562817
Chris Macino	541269
Stephany Overmyer	575776
Sam Sayed	473465
Michelle Bono Stuckey	541267
Cynthia Teal	1081830
Alan Tinney	541270