



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 |
| Sharon Brown | 541268 |
| Laura Dosch | 451882 |
| Jaci Hays | 562817 |
| Chris Macino | 541269 |
| Mindy McCarthy | 434962 |
| Stephany Overmyer | 575776 |
| Sam Sayed | 473465 |
| Michele Bono Stuckey | 541267 |
| Alan Tinney | 541270 |
| Brandon Tinney | 1512158 |