

## SAFE Mortgage Licensing Act of 2008

In response to the mortgage lending crisis of 2008, the United States Congress passed the *Secure and Fair Enforcement for Mortgage Licensing Act of 2008* ("SAFE Act"), on July 30, 2008.

The SAFE Act is designed to enhance consumer protection and reduce fraud through the setting of minimum standards for the licensing and registration of mortgage loan originators. Mortgage loan originators who work for an insured depository or its owned or controlled subsidiary that is regulated by a federal banking agency, or for an institution regulated by the Farm Credit Administration, are registered. All other mortgage loan originators are licensed by the states.

In order to provide homebuyers and the general public with greater information concerning the companies and professionals in the mortgage industry and in fulfillment of the federal [S.A.F.E. Mortgage Licensing Act of 2008](#), the Nationwide Mortgage Licensing System & Registry (NMLS) hosts a website called *NMLS Consumer Access*.

As a federally regulated financial institution, all of our mortgage loan originators are registered with the NMLS. You may review their NMLS Profile by entering their NMLS ID in the search menu at [www.NMLSConsumerAccess.org](http://www.NMLSConsumerAccess.org).

Lake Community Banks' Mortgage Loan Originators are:

Wally Zastrow (NMLS ID 410683)

Brian Peters (NMLS ID 410686)

Kirk Newman (NMLS ID 410685)

Paul Weber (NMLS ID 410684)

Peter Miller (NMLS ID 410679)

Jay Eull (NMLS ID 410682)

Amy Lazere (NMLS ID 410678)

Marcia Plotnik (NMLS ID 410688)

Wendy Byers (NMLS ID 410680)

Alison Sellers (NMLS ID 410681)