

SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT OF 2008 (SAFE ACT)

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) was enacted to improve the accountability and tracking of residential mortgage loan originators, enhance consumer protection, reduce fraud and provide consumers with easily accessible information regarding the professional background of mortgage loan originators.

The Nationwide Mortgage Licensing System and Registry (NMLS) is a registry for mortgage loan originators (MLO) established and maintained by the federal government which assigns each registered MLO a unique identification number.

An individual's MLO registry information may be accessed and viewed by visiting the NMLS Consumer Access portal at www.nmlsconsumeraccess.org and entering the NMLS ID. If you do not know the NMLS ID, you can also search by name, city, state and/or zip code. You may also request an individual's NMLS ID by contacting Cathy Hixson at (423) 478-8407.

Each financial institution has also been assigned a NMLS ID number. Bank of Cleveland's number is 504767.