

SAFE ACT

Secure and Fair Enforcement for Mortgage Licensing Act

On July 28, 2010 the National Credit Union Association (NCUA) and other Federal Agencies published a final rule to implement the federal registration requirements of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E. Act). The registration requirements apply to all employees acting in the capacity of a Mortgage Loan Originator (MLO). The S.A.F.E. Act requires all MLO's to register with the Nationwide Mortgage Licensing System and Registry (NMLS). Once registered, each MLO is provided a Unique Identifier from the NMLS. An MLO must provide this Unique Identifier to each mortgage loan applicant upon request and prior to the employee acting as an MLO.

New Generations FCU is an equal housing lender licensed by the Nationwide Mortgage Licensing System (NMLS) under registration number **523374**.

Listed below is NMLS information for each MLO employed by New Generations FCU:

Cynthia F. Frederick NMLS ID: 663738

Donald K. Hughes NMLS ID: 663740

Donna R. Johnson NMLS ID: 663741

Karla K. Tuckwiller NMLS ID: 663742

For more information about the registry, please visit the NMLS at <http://www.nmlsconsumeraccess.org>.