

Notice to Applicants for Residential Loans

1st Gateway Credit Union is in compliance with the Secure and Fair Enforcement for Mortgage Licensing Act (the S.A.F.E. Act). Part of our compliance activities include registering Mortgage Loan Originators (MLO) with the National Mortgage Loan System's Registry. The United States Congress designed and implemented the requirements of the S.A.F.E. Act to aggregate and improve the flow of mortgage loan originations; enhance consumer protections; support anti-fraud measures; and provide consumers with easily accessible information at no charge regarding the employment history of, and publicly adjudicated public and private information about MLOs. Only those members of the lending staff that have completed the registration process and have been issued a unique MLO number are authorized to make loans to applicants for the purpose of purchasing, refinancing or constructing a dwelling. The lending officers listed below are currently registered:

| MLO Name | MLO# |
|------------------|---------|
| Leigh Milnes | 491992 |
| Lance Blinkinsop | 491990 |
| Stacy Schutte | 959827 |
| Teresa L Myers | 1267793 |
| Lily Eganhouse | 1618434 |
| Michael Cook | 829623 |

You can view information maintained in the Registry about any of these MLO's by going to <http://www.nmlsconsumeraccess.org> and entering the information requested. This form provides the names and numbers for consumers to use to obtain information about MLOs.