

## The SAFE Act

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act), enacted on July 30, 2008 mandates a nationwide licensing and registration system for mortgage loan originators (MLOs). The SAFE Act improves the accountability and tracking of MLOs, enhances consumer protection, reduces fraud, and provides consumers with easily accessible information regarding the professional background of MLOs. The SAFE Act requires an employee of a Federal Agency-regulated bank who acts as a MLO to register with the Nationwide Mortgage Licensing System and Registry, obtain a unique identifier, and maintain this registration.

A unique identifier facilitates the electronic tracking of loan originators, and the uniform identification of, and public access to, the employment history and publicly adjudicated disciplinary and enforcement actions against a MLO. Consumers must have access to the MLOs unique identifier early enough in the relationship with the originator to enable the consumer to access the Registry before the consumer commits to the mortgage loan transaction.

We are providing this information to you, the consumer, so that you may be aware of the Registry. A listing of registered MLOs at Rabun County Bank along with their unique identifier is provided in this notice. A copy of this notice can be printed from Rabun County Bank's website: [www.rabuncountybank.com](http://www.rabuncountybank.com), or any Rabun County Bank employee, in addition to or instead of the MLO, can provide a printed copy of this notice to a consumer upon request.

The Nationwide Mortgage Licensing System & Registry (NMLS) offers free consumer access to its website [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org), whereby consumers can use the name, company, city, state, zip code, NMLS ID#, and/or License Number to verify the mortgage professional with whom they wish to conduct business with.

**RABUN COUNTY BANK**  
**P.O. Box 845**  
**Clayton, GA 30525**  
**NMLS#448995**

<u>Mortgage Loan Originator (MLO)</u>	<u>NMLS #</u>
Greg Funkhouser	649757
Gary Keller	649339
Dan Free	649341
Claude Dillard	649353
Fredda Beck	649344
Keith Hulsey	649358
Karen Franklin	744614
Mike Duncan	530523
Amanda Harrold	1420570