

Now, more than ever, you can feel **S.A.F.E.** when you apply for a mortgage loan with Old Second



“Everything we do is for the good of the customer”

Ana Torres.....Registration #412702
 Bill Roach.....Registration #412692
 Bill Schumann.....Registration #412695
 Brian Sloan.....Registration #412703
 Chris Weis.....Registration #412714
 Christine Whisenant Registration #412699
 David Kozuh.....Registration #412698
 Elvia Campos.....Registration #412701
 Greg Kuda.....Registration #412693
 Ignacio Corral.....Registration #412700
 Jason Hawkins.....Registration #412704
 Jennifer Quirk.....Registration #412708
 Jeri Ott.....Registration #412689
 Jocelyn Herren.....Registration #412688
 Julie Wendorf.....Registration #412706
 Mark Nyman.....Registration #225521
 Matt Cole.....Registration #412705
 Michelle Domson.....Registration #412690
 Patricia Mateo.....Registration #412712
 Phillip DeLaFuente...Registration #408184
 Roger Legner.....Registration #412697
 Scott Trandel.....Registration #412710
 Shelley Rhoades.....Registration #412715
 Steve Weber.....Registration #412696
 Sue Welsh.....Registration #412707
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S.A.F.E. Act General Information

What is the S.A.F.E. Act?

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E. Act) is designed to *enhance consumer protection and reduce fraud* by encouraging states to establish minimum standards for the licensing and registration of state-licensed mortgage loan originators. Consumers may go to a public web site and review the current status and work history of all registered mortgage loan originators.

Are all mortgage lenders affected by the S.A.F.E. Act?

While all lenders are regulated in the same way by this new law, different types of lenders must comply in different ways. Non-Federally regulated lenders must obtain a state license, and Federally regulated lenders, such as Old Second, must obtain a registration number. *There is, however, no difference to the consumer which method of compliance is required.*

How can I research my mortgage lender?

Finding information about your mortgage lender is easy! Just go to the Nationwide Mortgage Licensing System and Registry web site at www.nmlsconsumeraccess.org and enter your mortgage lender’s 6-digit unique identifier.

How can I obtain more information about the S.A.F.E. Act?

More information about the S.A.F.E. Act is available online at www.hud.gov/safe or through the Chicago Regional Housing and Urban Development office by telephone at **(312) 353-5680**.

