

The federal Secure and Fair Enforcement (S.A.F.E.) for Mortgage Licensing Act took effect in 2010 as a way of protecting customers. At BMO, that's our aim too. Here's what the S.A.F.E. Act means for you:

The S.A.F.E. Act is designed to provide accurate, open and accessible information about lenders and their employees by requiring a nationwide licensing and registration system for residential Mortgage Loan Originators. This registry provides detailed information about Mortgage Loan Originators and lets you learn more about the people offering you mortgage products.

At BMO, we take pride in our people - and the way we do business. We're happy to comply with the S.A.F.E. Act to help you obtain the important information you need.

## To learn more about the Residential Mortgage Loan Originators who represent BMO, simply:

- 1. Ask any employee of this bank how to access the Unique Identifiers for residential Mortgage Loan Originators, or visit our website at bmo.com/en-us.
- 2. Enter the Mortgage Loan Originator's Unique Identifier at nmlsconsumeraccess.org.
- 3. Review provided information regarding the background and qualifications of the Mortgage Loan Originator.

Please contact us for further assistance.



The Secure and Fair Enforcement (S.A.F.E.) for Mortgage Licensing Act protects consumers. This nationwide licensing and registration system provides accurate, accessible information about lenders and their employees.

BMO Bank N.A. fully complies with the S.A.F.E. Act.