

Know your lender.

What you need to know about the Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act).

The federal S.A.F.E. Act is aimed at protecting consumers. At BMO Harris Bank N.A., that's our aim too. We want to let you know that the Secure and Fair Enforcement for Mortgage Licensing Act took effect in 2010—and what that 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 Harris Bank N.A., 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 our Residential Mortgage Loan Originators who represent BMO Harris Bank N.A., simply:

1. Ask any employee of this bank how to access the Unique Identifiers for residential Mortgage Loan Originators, or visit our website at bmoharris.com.
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 let us know if you are in need of further assistance.

BMO  **Harris Bank**

We're here to help.™