



The Secure and Fair Enforcement for Mortgage Licensing Act (the S.A.F.E. Act) enacted on July 30, 2008, requires the Banking Agencies, to jointly develop and maintain a federal system for registering employees who engage in the origination of mortgage loans. The SAFE Act requires an employee of a bank, who acts as a mortgage loan originator (MLO) to register with the Nationwide Mortgage Licensing System and Registry, obtain an NMLS ID and maintain this registry; and follow written policies and procedures designed to ensure compliance of these requirements.

The Nationwide Mortgage Licensing System (NMLS) has developed an NMLS Consumer Access website to confirm that the mortgage company or mortgage professional with whom you wish to conduct business is authorized to conduct mortgage business in their state.

This free service can be accessed through the **NMLS Consumer Access.org** website and entering the NMLS ID numbers provided below.

The Provident Bank

NMLS ID 410048

Mortgage Loan Originators of The Provident Bank

LAST NAME	FIRST NAME	MIDDLE NAME	EMAIL ADDRESS	NMLS ID
Allard	Sharon	C	sallard@the Provident Bank.com	1327705
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