

**CREDIT UNION
Safe Act Questionnaire**

The purpose of the Safe Act Questionnaire is to provide the auditor and the Supervisory Committee assurance that Safe Act requirements are being properly followed. This checklist will give the auditor added guidance relative to the extent and nature of testing procedures.

	<u>Yes</u>	<u>No</u>	<u>N/A</u>
1. Does the Credit Union originate residential mortgage loans (includes refinancing, reverse mortgages, home equity lines of credit, and other first and 2nd lien loans), thereby employing Mortgage Loan Originators (MLO)?			
2. Do any of the MLOs originate at least 6 residential mortgage loans within a twelve month period?			
3. Are Safe Act policies reviewed and approved by the Board of Directors at least annually?			
4. Have all MLOs been registered through the Nationwide Mortgage Licensing System and Registry (Registry)?			
5. Are all registration information of each MLO maintained by the Credit Union?			
6. Does each MLO maintain their own registration information or is there a designated employee who maintains all of the registration info? _____			
7. Whether registrations are submitted by each MLO or a designated individual, does the credit union require authorization from each MLO to submit information to the Registry? If so, how so _____			
8. If maintained by a designated employee, is this employee a MLO? (The designated employee can not be a MLO unless credit union has 10 or less full-time employees)			
9. Are MLO registrations renewed annually?			
10. After all of the information of the registrant have been provided to the Registry, has the Credit Union confirmed the employment of each registrant?			
11. Has the Credit Union submitted all required information to the Registry and renewed on an annual basis? (Required information includes the institution's name; main office address; primary Federal regulator; primary point of contact information; phone number and email address; the Employer Identification number that is issued by the Internal Revenue Service; contact information for "system administrators," who will have the authority to provide this information to the Registry and keeping it and its list of registered employees current; and their Research Statistics Supervision Discount (RSSD), which is maintained by the Federal Reserve Board to the Registry.			
12. Are any changes that effect the accuracy of the registration undated in the Registry within 30 days (ex. Change in employee's name, registrant is no longer an employee, etc.)?			
13. Concerning re-registrations, are any changes due to mergers, acquisitions, or reorganizations updated in the Registry within 60 days?			
14. Does the MLO have their unique identifier number (obtained through Registry) readily available upon request (can be given orally or in writing)?			
15. Does Credit Union have a process for reviewing the criminal background history report received through the Registry and for taking appropriate action?			
16. Does the Credit Union have contracts with any third party mortgage loan originators? If so, please provide.			
17. Are the MLOs NMLS numbers displayed in each branch? (i.e.. Business cards, website, e-mail, etc.)			
18. Does the Credit Union have an RSSD-ID number?			
19. Is the MLOs NMLS number listed on the mortgage application, the note and the Security instrument?			
20. Is the following information given when updating the Identifying Information for each MLO: name, nicknames, former names, social security number, gender, date and place of birth, home and business contact information including phone and email?			
20. Have there been any new MLO employees in the last year?			

Approval

To the best of my knowledge, the above information is correct.

2020 Signature _____ Date _____