#### FIRST TRUST CU NMLS MLO REGISTRATION #

The S.A.F.E. Act (Secure and Fair Enforcement for Mortgage Licensing Act), enacted as part of the Housing and Economic Recovery act of 2008, was designed to create a means for identifying and tracking credit union employees that are real estate loan originators. This registration is meant to increase accountability of mortgage loan originators, provide tracking information about past employment and any disciplinary actions taken against loan originators. This is intended to increase consumer protection against fraudulent activity. For more information, go to <a href="https://www.NMLSConsumerAccess.org">www.NMLSConsumerAccess.org</a>

# First Trust CU ID # 399279

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