

THE MUNCY BANK AND TRUST COMPANY

SECURE AND FAIR ENFORCEMENT LICENSING ACT OF 2008

Title V of the Housing Economic Recovery Act of 2008, the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E. Act or Act) is intended to improve the accountability and tracking of residential mortgage loan originators (MLOs), provide protection for consumers. Reduce fraud, and provide consumers with information regarding MLOs. Registration is required for Mortgage Loan Originators who work for an agency regulated institution.

The following website will provide you with information about all mortgage loan originators who are either licensed and/or registered:

www.nmlsconsumeraccess.org

The registered mortgage loan originators employed by The Muncy Bank and Trust Company are listed below with their unique identifier. This identifier will be required to access the information pertaining to a particular mortgage loan originator.

Mortgage Loan Originator Name	Mortgage Loan Originator Unique Identifier
Daniel Berninger	689792
Kathlene (Kate) Bower	487860
Kathy Dincher	487861
Krista Dyer	487862
Kimberly Feigles	487863
Heath Heiss	487864
Esther (Taffy) Houseknecht	487865
Andrea Hulsizer	794796
Diane Jordan	810325
Craig Kremser	810265
Dennis (Dave) Mayer	487866
Kirsten Minier	1121120
Alicia Naugle	1121119
Ruth Schneider	487869
Susan Tollackson	487871
Beth Wolyniec	487872

Reviewed December 31, 2013 (mas)

Updated December 31, 2013 (mas)