

Secure and Fair Enforcement for Mortgage Licensing Act

All consumer purpose loans secured by a mortgage, deed or trust or other equivalent consensual security interest on a dwelling are subject to the Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act). Covered loans include junior liens, home equity lines of credit and construction loans as well as purchase loans, refinances and reverse mortgages. Modifications and refinancing may be covered depending upon the actual transaction.

The final rules of the SAFE Act require that The Southern Bank Co (NMLS# 797027) provide the registration numbers of our Mortgage Loan Officers to any loan applicant that requests them. The names and registration numbers of our Mortgage Loan Officers are also posted on The Southern Bank Co website at www.sobanco.com.

Loan Officer Name	MLO unique identifier number
Michael Byrne	1593849
Annette Espy	798423
Gates Little	799665
Amy Paradis	1593856
Andrew Roberts	1379875