

**GOUVERNEUR SAVINGS & LOAN ASSOCIATION  
SECURE AND FAIR ENFORCEMENT  
LICENSING ACT OF 2008**

Title V of the Housing Economic Recovery Act of 2008, the Secure and Fair Enforcement Mortgage Licensing Act of 2008 (S.A.F.E. Act) is designed to enhance consumer protection and reduce fraud through the setting of minimum standards for the licensing and registration of mortgage loan originators. Registration is required for MLOs who work for an insured depository institution.

The following website will provide you with information about all MLOs who are either licensed or registered, [nmlsconsumeraccess.org](http://nmlsconsumeraccess.org)

The registered MLOs who are employed by Gouverneur Savings & Loan are listed below with their unique identifier. This identifier will be needed to access the information about a particular MLO.

Amy Canfield MLO#718617  
Mindy Whitmore MLO#718616  
Tricia Beers MLO#717926  
Faye Waterman MLO#790498  
Lewis Bucy MLO#1954672  
Amber Morrow MLO#1776492  
Cheyenne Whitford MLO#800787