

**Secure and Fair Enforcement for Mortgage Licensing Act of 2008:  
*Registration of Residential Mortgage Originators***

The **Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act)**, enacted on July 30<sup>th</sup>, 2010, effective October 1, 2010, mandates a nationwide licensing and registration system for mortgage loan originators (MLOs). The SAFE Act requires the staff of Glennville Bank and (our subsidiaries), who act as MLOs to register with the Nationwide Mortgage Licensing System and Registry (NMLS), obtain a unique identifier and maintain the registration. The SAFE Act requires that the unique identifier(s) of Glennville Bank's MLOs are available to consumers in a manner and method practicable to the institution. In addition, each MLO employed by Glennville Bank must provide their unique identifier to a consumer: (1) upon request; (2) before acting as a mortgage loan originator; and (3) through the originator's initial written communication with a consumer, if any, whether on paper or electronically.

Listing of Glennville Bank's NMLS number and mortgage loan originators (MLOs) employed with Glennville Bank and their Unique Identifiers:

<b>Glennville Bank</b>	<b>799555</b>
<b><u>Glennville Bank</u></b>	<b><u>Unique Identifier</u></b>
Will Jerome Sheffield	809126
Mark Allen Thompson	588659
Vicky Lyn Hendrix Odom	809125
Barbara Lear Weitman	1226773
Garrett Dennis Waters	1581505
Haley Kennedy Sanders	2499958
Hannah Kristen Miller	2499982
Bert Bennett Oliver	2545693
<b><u>Ludowici Bank</u></b>	
Garrett Dale Smith	449944
Laura Leigh Brant	2582046
<b><u>Reidsville Bank</u></b>	
Christy D. McCall	1987911
<b><u>Tippins Bank</u></b>	
Ellis Marquette Waters	809128
Paul Douglas Coley	1497771
Andrea R. Sapp	1834440
<b><u>Statesboro Bank</u></b>	
John William Lane	1404992
Heather G. Fitzgerald	2499996