



SAFE ACT CUSTOMER AWARENESS NOTICE

Dear Customer,

Oxford Bank & Trust appreciates the opportunity to provide you with financing on your home purchase.

Please be aware that, neither the community manager, nor any of the community representatives, are employed by, or are being compensated in any way, by our bank for assisting you with our documents

If you have any questions about terms, rates, down payments or payment amounts you must contact Oxford Bank & Trust's representative Eric Oaks (NMLS # 728049) at 765- 418-8665, Tom Krehel (NLMS # 1435538) at 603-714-2328, or John Gillie (NMLS # 728048) at 630-576-2213 to answer these kinds of questions.

Your community representative is simply providing you with our application and contact information, but in no way can or should he/she provide you any loan details other than providing you the bank's rate sheet and the banks representative's contact information. Your signature below assures us that you have been made aware that all questions about any loan or financing terms should be directed back to one of the above mentioned NMLS bank representatives.

In addition, you should also be made aware that some of your personal information may be released to the community manager I owner in the form of an approval or denial letter. The community will also be asked to fax on your behalf other personal items that Oxford Bank & Trust may need in order to arrange for your loan closing (i.e. pay check stubs, letters of explanation, insurance information and rent reference letters). This information is personal and confidential and will all be collected in its original form at the time of closing or sent overnight with the funding package to be placed in the bank's vault.

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Oxford Bank & Trust Representative

\_\_\_\_\_  
Date