



S.A.F.E. ACT CUSTOMER AWARENESS NOTICE

Dear Applicant(s),

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 one of Oxford Bank & Trust's representatives to answer these kinds of questions.

- ***Eric Oaks (NMLS # 728049) at 765-418-8665***
- ***Tom Krehel (NMLS # 1435538) at 630-714-2328***
- ***John McCarthy (NMLS # 304348) at 630-576-2261***
- ***Suzanne Hirschboeck (NMLS #1834451) at 630-576-2208***

Your community representative is simply providing you with our application and contact information and 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.

You should be aware that the community will be asked to fax, on your behalf, other additional information necessary to complete processing your application. In addition, some of your personal information may be released to the community manager/owner in the form of an approval or denial letter.

Please retain a copy of this notice for your records.

Oxford Bank & Trust