



Locations

Tulsa

9323 E. 21st Street
918.610.0200

3207 S. Norwood
918.664.1922

401 E. 4th
918.583.5076

1515 E. 71st Street
918.492.2532

9214 S. 78th E. Ave.
918.492.9214

Skiatook

400 W. Rogers Blvd
918.396.3022

Broken Arrow

311 S. Main
918.258.4010

Owasso

8299 N. Owasso Exp.
918.274.1099

Sand Springs

220 N. Jefferson Ave.
918.419.2121

Claremore

23005 S. Hwy 66
918.283.4338

Website

tulsafederalcu.org

Toll Free

1.800.256.5626

Mailing Address

P.O. Box 267
Tulsa, OK 74101-0267

Office of Thrift Supervision Department of the Treasury
1700 G Street Northwest
Washington, DC 20552
Nationwide Mortgage Licensing System & Registry

July 1, 2009

To Whom It May Concern,

Why require an employee of a regulated financial institution be licensed to make a mortgage loan? What will be accomplished by doing this?

Tulsa Federal Credit Union has developed a home loan mortgage program that has been very good for our members. We have made mortgage loans for more than 30 years and our regulators have never questioned our loan programs or our staff. Our Credit Union does not participate in the secondary market. We do hold and service all our 1st and 2nd mortgage loans. And all of these loans are available for review by our regulators and auditors.

Is the safety and soundness of the regulated institution more important information for the consumer rather than an employee's former name and work history?

Who will pay the costs to register? What will be done with the information provided by the loan originators? What will be gained with this information?

Thank you for taking the time to review this matter and I ask that you please vote against the S.A.F.E Act.

Sincerely,

Sonja Brown

