

**You should feel confident knowing that your lending needs are in the care of trustworthy professionals.**

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The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) requires the registration of mortgage loan originators (MLO's). The registration is done through the Nationwide Mortgage Licensing System (NMLS). Each MLO is given a unique identifying number (NMLS ID).

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**Here to help you.**

You can confirm information about our company &/or our mortgage loan originators licensed or registered through NMLS by accessing the NMLS free consumer site at [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org).

Simply follow the prompts on the NMLS website and enter the NMLS ID # below of the institution or MLO that you want to verify:

**Institution Registration**

**NMLS ID #**

Decorah Bank & Trust Co.  
Decorah, IA 52101

677265

Affiliate [Cresco Bank & Trust Company](#) is registered as Decorah Bank & Trust Company NMLS ID# 677265

**Mortgage Loan Originator**

**NMLS ID #**

**Decorah Bank & Trust Co.**

Laura Schmauss

762872

Becky Mitchell

1751576

Dallas Steffen

715664

**Cresco Bank & Trust Co.**

Laura Schmauss

762872