

### **Credit Unions - DEPOSITORY INSTITUTIONS**

Section 104 would require that an agency -regulation institution employing MLOs adopt and follow written policies and procedures, at a minimum addressing certain specified areas, but otherwise appropriate to the nature, size and complexity of their mortgage lending activities. Section 105 would require a depository institution to make the unique identifier(s) of its registered MLOs available to consumers in a manner and method practicable to the institution.