Loan No.:



NMLS/MLO No.:

Equal Credit Opportunity Act

The Federal Equal Opportunity Act prohibits creditors from discrimination against credit applicants on a basis of race, color, religion, national origin, sex, marital status, age (provided that applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program or because the applicant has in good faith exercised any right under the Consumer Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Ave, NW, Washington, DC 20580.

The Housing Discrimination Act of 1977 Fair Lending Notice

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

- 1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid unsafe and unsound business practice; or
- 2. Race, color, religion, sex, marital status, national origin, or ancestry.

It's illegal to consider the racial, ethnic, religious, or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one to four unit family residences occupied by the owner and for the owner and for the purpose of the home improvement of any one to four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

Department of Business Oversight, Division of Financial Institutions

Attn: Consumer Services 1515 K Street, Ste 200 Sacramento, CA 95814 (866) 275-2677

Fair Credit Reporting Act

Applicant

As part of processing your application for a real estate loan, we may request a consumer report bearing on your creditworthiness, credit standing, and credit capacity. This notice is given pursuant to the Fair Credit Reporting Act of 1970, Section 601 to Section 622, inclusive. You are entitled to such information within 60 days of written demand therefore made to the Credit Reporting Agency pursuant to Section 606 (b) of the Fair Credit Reporting Act.

The undersigned acknowledge receipt of a copy of the above notices.

Applicant

Date

Date