

THE HOUSING FINANCIAL 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 INSTITUTE CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR
2. RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING HOUSING ACCOMODATION 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.

THIS PROVISION GOVERNS FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION REHABILITATION OR REFINANCING OF ONE TO FOUR UNITS FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNITS FAMILY RESIDENCES.

IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THE FINANCIAL INSTITUTE OR:

**DEPARTMENT OF REAL ESTATE
2201 Broadway / P.O. Box 187000
Sacramento, CA 95818-7000**

EQUAL CREDIT OPPORTUNITY NOTICE

THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, GENDER, MARITAL STATUS, AGE (PROVIDED THAT THE APPLICANT HAS THE CAPACITY TO ENTER INTO 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 CREDIT PROTECTION ACT. THE FEDERAL AGENCY THAT ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS CREDITOR IS **THE FEDERAL TRADE COMMISSION, 1100 WILSHIRE BLVD., ROOM 13209, LOS ANGELES, CALIFORNIA 90024.**

LENDING INSTITUTIONS ARE PROHIBITED FROM BRINGING UP, IN THE TAKING OF AN APPLICATION FOR A LOAN, CERTAIN SPECIFIC SUBJECTS WHICH LEND THEMSELVES TO DISCRIMINATION. THEY ARE AS FOLLOW:

- A) WHETHER OR NOT YOU HAVE OR WILL HAVE CHILDREN, (ALTHOUGH INQUIRING AS TO THE NUMBER AND AGE OF DEPENDENTS IS APPROPRIATE.)
- B) WHETHER OR NOT THERE IS AN EXISTING CHILDCARE PROBLEM.
- C) WHETHER OR NOT THERE WILL BE INTERRUPTION OF INCOME DUE TO CHILDBIRTH.
- D) WHETHER OR NOT YOU ARE RECEIVING ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE (UNLESS VOLUNTARILY DISCLOSED AS A SOURCE OF ADDITIONAL INCOME, WHICH YOU WISH TO CONSIDER).
- E) WHETHER YOU ARE WIDOWED, DIVORCED, OR SINGLE (ALLOWED DESIGNATIONS ARE: MARRIED, UNMARRIED, AND SEPARATED.)
- F) WHETHER OR NOT YOUR TELEPHONE NUMBER IS LISTED.

LENDING INSTITUTIONS MUST TAKE AND REPORT ACTION ON YOUR APPLICATION "WITHIN A REASONABLE TIME" IF THE APPLICATION IS DENIED, REASONS MUST BE GIVEN IF REQUESTED.

APPRAISAL DISCLOSURE

YOU HAVE THE RIGHT TO A COPY OF THE APPRAISAL REPORT OBTAINED IN CONNECTION WITH YOUR APPLICATION FOR CREDIT PROVIDED THAT YOU HAVE PAID FOR OR ARE WILLING TO PAY FOR THE APPRAISAL (WHERE PERMITTED BY LAW). YOU CAN GET A COPY OF THIS REPORT BY WRITING TO US AT THE ADDRESS LISTED ABOVE. WE MUST HEAR FROM YOU NO LATER THAN 90 DAYS AFTER YOU ARE NOTIFIED ABOUT ACTION TAKEN ON YOUR CREDIT APPLICATION. (IF YOU WITHDRAW YOUR APPLICATION, YOU MUST MAKE YOUR REQUEST FOR AN APPRAISAL REPORT WITHIN 90 DAYS OF THE WITHDRAWAL). YOU CAN TELEPHONE US, INSTEAD OF WRITING, BUT BY DOING SO, YOU ARE NOT ASSURED OF PRESERVING YOUR RIGHTS.

APPRAISAL AUTHORIZATION/ACKNOWLEDGMENT

ON YOUR BEHALF, WE HAVE ARRANGED AN APPRAISAL OF YOUR PROPERTY, FOR THE PURPOSE OF MAKING A LOAN. YOU, THE BORROWER, ARE RESPONSIBLE FOR THE COST OF THE APPRAISAL WHETHER OR NOT THE LOAN APPLIED FOR IS ULTIMATELY COMPLETED. YOU HAVE THE CHOICE TO MAKE PAYMENT DIRECTLY TO THE APPRAISAL COMPANY AT THE TIME OF SERVICE, OR YOU MAY ALSO ELECT TO DEFER PAYMENT UNTIL YOUR FILE IS CLOSED. AT THAT TIME, PAYMENT MUST BE MADE EITHER THROUGH ESCROW OR DIRECTLY FROM YOU.

ACKNOWLEDGMENT OF RECEIPT

THIS IS TO CERTIFY THAT I/WE HAVE READ THE ABOVE INFORMATION AND THAT A COPY OF THIS FORM HAS BEEN GIVEN TO ME/US FOR MY/OUR RECORDS. A FACSIMILE COPY OF THIS DOCUMENT IS ACCEPTED AND DEEMED AS AN ORIGINAL

BORROWER SIGNATURE DATE

SOCIAL SECURITY NUMBER

BORROWER SIGNATURE DATE

SOCIAL SECURITY NUMBER