

**EQUAL CREDIT OPPORTUNITY ACT
FAIR LENDING NOTICE**

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act (ECOA) prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the 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 Credit Protection Act. The Federal Agency that administers compliance with this law concerning this Mortgage Company is the Federal Trade Commission, Pennsylvania and 6th Street N.W., Room 4037 Washington, D.C. 20580.

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

FAIR LENDING NOTICE-*The Housing Financial Discrimination Act of 1977*

It is illegal to discriminate in the provisions 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 that in the particular case the such consideration is required to avoid an unsafe and unsound business practice: or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is 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, 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 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 the agency noted below.

Department of Real Estate
2201 Broadway
Sacramento, CA 95818

Department of Corporations
1390 Market St., #810
San Francisco, CA 94102

ACKNOWLEDGMENT OF RECEIPT

I (we) received a copy of this notice.

Applicant's Signature

Date

Applicant's Signature

Date