



## Equal Credit Opportunity & Fair Lending Notice

The **Equal Opportunity Act, 15 U.S.C. 1691 Et Seq.**, prohibits discrimination against credit applicants on the basis of sex and marital status. Beginning March 23, 1977, the Act extends this protection to race, color, religion, national origin or ancestry, age, whether all or part of the applicants' income is derived from any public assistance program, or if the applicant has in good faith exercised any right under the consumer credit protection act.

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

It is illegal to consider the racial, ethnic, religious, or national origin or ancestry 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 purpose of the home improvement of any one-to-four-unit family residence.

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

**Department of Corporations**  
320 West – 4<sup>th</sup> Street  
Los Angeles, CA 90013-1105

**Department of Corporations**  
1390 Market Street  
San Francisco, CA 94102-5303

The applicant should note that the lender must either provide the notice here, on an application form, or on some other separate sheet of paper. This notice provides the name of the lender's supervising agency.

The federal agency which administers compliance with this law concerning this mortgage banking firm is this:

**Federal Trade Commission**  
450 Golden Gate Avenue  
Box 36005  
San Francisco, CA 90104 (415) 566-1270

I (we) have received a copy of this notice.

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of **Applicant**

\_\_\_\_\_  
Signature of **Co-Applicant**