THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

Date:

Loan #:
MIN:

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 an unsafe and unsound business practice: or**

2. **Race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, domestic partnership, national origin, ancestry, familial status, source of income, disability, or genetic information.**

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, 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 any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Department of Business Oversight at the following location:

California Department of Business Oversight
Consumer Services Office
1515 K Street, Suite 200
Sacramento CA 95814-4052

Phone: (866) 275-2677 or (916) 327-7585

ACKNOWLEDGMENT OF RECEIPT

I (we) received a copy of this notice.

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- BORROWER - **- DATE -**

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- BORROWER - **- DATE -**