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«f82», «f83»

APPLICATION ACKNOWLEDGMENT

FAIR CREDIT REPORTING ACT:

«f80», ITS SUCCESSORS OR ASSIGNS, AS PART OF PROCESSING YOUR APPLICATION FOR A REAL ESTATE LOAN, MAY REQUEST A CONSUMER REPORT BEARING ON YOUR GIVEN CREDIT WORTHINESS, 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.

EQUAL CREDIT OPPORTUNITY ACT FAIR LENDING NOTICE:

THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS, AGE (PROVIDED THAT THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT; OR 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: FEDERAL TRADE COMMISSION, 6th STREET & PENNSYLVANIA AVENUE, NW WASHINGTON D.C. 20580

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 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, 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, 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, STATE OF CALIFORNIA, 320 W. FOURTH ST. # 750, LOS ANGELES, CA. 90013 PHONE: (213) 576-7690

ACKNOWLEDGMENT OF RECEIPT: I/WE RECEIVED A COPY OF THIS NOTICE.