

Mortgage+Care

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Please contact us at (800)481-2708 or www.mortcare.com for a list of mergeable documents.

«f80»
«f81»
«f82», «f83»

CONSUMER NOTICES

Loan Number: «f2»

RIGHT OF PRIVACY ACT: This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development has the right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction may be available to the Department of Housing and Urban Development without further notice or authorization but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law.

FAIR CREDIT REPORTING ACT: As part of processing your application for a real estate loan, we may request a consumer report bearing information on your 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 REPORTING ACT: The Federal Equal Credit 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, age (provided the applicant has the capacity to contract), whether all or part of the applicant's 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. The Federal Agency which administers compliance with this law concerning this lender is the Federal Trade Commission, 450 Golden Gate Avenue, San Francisco, California, 94102.

STATE OF CALIFORNIA FAIR LENDING NOTICE: Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to refuse to make a loan or to offer less favorable terms than normal (such as a higher interest rate, larger down payment or shorter maturity) based on any of the following considerations:

1. Neighborhood characteristics (such as the average age of the homes or the income level in the neighborhood) except to the limited extent necessary to avoid an unsafe and unsound business practice.
2. Race, sex, color, religion, marital status, national origin or ancestry.

It is also unlawful to consider, in appraising a residence, the racial, ethnic, or religious composition of a particular neighborhood, whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint, or if you have questions about your rights, contact:

Department of Real Estate	or	Department of Real Estate
2201 Broadway		320 West 4 th Street, Suite 350
Sacramento, California, 95818-2500		Los Angeles, California, 90013-1105

If you file a complaint, the law requires that you receive a decision within thirty (30) days.

The undersigned applicants hereby acknowledge receipts and understanding of the above information.

«f5» «f6» «f7» - Borrower _____ Date

«f10» «f11» «f12» - Borrower _____ Date

«f38» - Lender(s) _____ Date

«f39» - Lender(s) _____ Date