



EQUAL CREDIT OPPORTUNITY ACT/FAIR LENDING NOTICE

LENDER NAME AND ADDRESS:

DATE:

LOAN NUMBER:

VA/FHA CASE #:

NAME OF BORROWER(S) AND ADDRESS:

REPRESENTATIVE:

PROCESSOR:

PROPERTY ADDRESS:

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits discrimination against credit applications on one basis or sex and marital status. Beginning March 23, 1977, the Act extends this protection to race, color, religion, national origin, age, whether all of part of the applications income 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 the law concerning this mortgage corporation is the:

Assistant Secretary for Fair Housing and Equal Opportunity Department of Housing & Urban Development Washington, D.C. 20410

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 of conditions in the neighborhood or geographical area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such a consideration is required to avoid and unsafe and unsound business practice: or
2. Race, Color, Religion, Sex, Marital Status, National Origin on Ancestry.

It is illegal to consider the racial, ethnic, religions or national origin composition of a neighborhood or geographical area surrounding a housing accommodation or whether or not, under what terms and conditions to provide financial assistance.

The provisions govern financial assistance for the purpose of the purchase construction, rehabilitation of refinancing of one to four unit family residences occupied by the owner and for the purpose of the home improvement of and one to four family residence.

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

**National Credit Union Administration
Office of Examination and Insurance
Washington, D.C. 20456**

I/We acknowledge and affirm that we have read the above and have received a copy of this page.

Borrower

Date

Borrower

Date