



NOTICES TO APPLICANT

I. IN ACCORDANCE WITH THE EQUAL CREDIT OPPORTUNITY ACT (ECOA)

- 1. The Federal Equal Opportunity Act prohibits creditors from discriminating against Credit Applicant(s) on the bases of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); 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 the law concerning this credit is the:

If this loan is to be funded by a mortgage banking concern, contact the Federal Trade Commission, 11000 Wilshire Blvd., Los Angeles, CA 90024

If this loan is to be funded by a state chartered savings and loan association or a federally chartered savings and loan association, contact The Federal Home Loan Bank Board, 600 California St., P.O. Box 7984, San Francisco, CA 94120.

- 2. Income received from alimony, child support or separate maintenance need not be revealed unless you choose to rely on such sources to have it considered as a basis for repaying this obligation. Income from these sources as well as from any other source, including part time or temporary employment will not be counted by the Lender because of your sex or marital status; however, the lender will consider carefully the stability and probable continuity of all income you disclose.

II. CALIFORNIA FAIR LENDING NOTICE

STATE OF CALIFORNIA, THE HOUSING FINANCIAL DISCRIMINATING 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 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 a one-to-four unit family residence 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 agencies listed below:

Department of Real Estate
107 South Broadway, Room 8107
Los Angeles, CA 90012

Department of Real Estate
One Hillside Plaza
San Francisco, CA 94102

If this loan is to be funded by a Savings & Loan Association, contact:

Department of Savings & Loan
800 S. Commonwealth Avenue, 15th Floor
Los Angeles, CA 90005

Department of Savings & Loan
350 Sansome Street, 2 Floor
San Francisco, CA 94104

III. I (WE) RECEIVED A COPY OF THIS NOTICE. (PLEASE SIGN AND RETURN)

SIGNATURE

Borrower

Co-Borrower

Date

Date