



## Equal Credit Opportunity Act

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on a basis 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 Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

### Fair Lending Notice - State of California

Under the Housing Financial Discrimination Act of 1977, it is unlawful for financial institutions to refuse to make a loan or to offer less favorable terms than normal (such as higher interest rates, larger down payment or shorter maturities) 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 a limited extent necessary to avoid an unsafe and unsound business practice.
2. Race, sex, color, religion, marital status, national origin or ancestry.

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

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

OFFICE OF FAIR LENDING  
BUSINESS AND TRANSPORTATION AGENCY  
1120 N STREET  
SACRAMENTO, CALIFORNIA 95814

OR CALL COLLECT: (916) 322-9851

If you file a complaint, the law requires that you receive a decision within thirty (30) days.  
I (We) received a copy of this notice.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date