

The Housing Financial Discrimination Act of 1977 Fair Lending Notice

Property Address:	Lender:
Loan Number:	Date:

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 any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Department of Real Estate at one of the following locations:

2559 Mariposa Mall, Suite 3070
Fresno, CA 93721-2273

2201 Broadway
P.O. Box 18700 (*mailing address*)
Sacramento, CA 95818-7000

320 W. 4th Street, Suite 350
Los Angeles, CA 90013-1105

1350 Front Street, Suite 3064
San Diego, CA 92101-3687

1515 Clay Street, Suite 702
Oakland, CA 94612-1462

I/we received a copy of this notice.

Borrower

Date

Co-Borrower

Date