

COMPLIANCE ACKNOWLEDGMENT

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing 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 this law concerning this creditor is the FEDERAL TRADE COMMISSION, 450 Golden Gate Avenue, Box 36005, San Francisco, California 94102. (415) 556-1270.

Civil Code Section 1812.30: Requires notice that "the applicant, if married, may apply for a separate account."

Alimony, child support, or separate maintenance income need not be revealed if the borrower or co-borrower does not choose to have it considered as a basis for repaying this loan

Voluntary Information for Government Monitoring Purposes

If this loan is for purchase or construction of a home, any information regarding race, national origin, sex, marital status, or age is requested by the Federal government to monitor this lender's compliance with Equal Credit Opportunity and federal anti-discrimination statutes. The law provides that a lender may neither discriminate on the basis of this information nor on whether or not it is furnished. Furnishing this information is optional.

Notice to Applicants – Financial Privacy Act

This is notice to you as requested by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or the Veterans Administration has a right of access to financial records held in a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will 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.

State of California Fair Lending Notice

To all applicants for a loan for the purchase, construction, rehabilitation, improvements or refinancing of one to four family residences: 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 a 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:

Office of the Comptroller of the Currency
San Francisco Field Office
425 Market Street, Suite 2800
San Francisco, CA 94105

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

I/WE HAVE RECEIVED A COPY OF THIS NOTICE:

Borrower

Date

Borrower

Date