



FAIR LENDING NOTICE

Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to refuse to make a loan to 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:

- 1 Neighborhood characteristics (such as the average age of the homes or the income level in the neighborhood) except to the limited extent necessary to avoid unsafe and unsound business practice.
- 2 Race, sex or color, religion, marital status, national origin or ancestry.

It is unlawful to consider, in appraising a residence, the racial, ethnic or religious composition of a particular neighborhood, or 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 any questions about your rights, contact:

U.S. Office of Comptroller of the Currency
 Consumer Complaint Department
 50 Fremont Street, Suite 3900
 San Francisco, California 94105
 (415) 545-5900

When you file a complaint, the law requires that you receive a decision within 30 days.

I/We have received a copy of this notice.

Applicant Signature

Date

Applicant Signature

Date