

FINANCIAL PRIVACY ACT & FEDERAL ECOA NOTICE

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration/Department of Housing and Urban Development has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA/HUD without further notice or authorization but will not be disclosed or released to another Government agency or department without your consent except as required by law.

FEDERAL ECOA NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating on the basis of race, color, religion, national origin, sex, marital status, or age.

I/We acknowledge receipt of a copy of this notice.

Borrower's Signature

Date

Co-borrower's Signature

Date