

EQUAL CREDIT OPPORTUNITY ACT NOTICE

You are hereby provided the following "Equal Credit Opportunity Act" notice as required under section 202.4 (d), 12 C.F.R. The Federal Equal Credit Opportunity Act prohibits discrimination against application on the 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 credit protection act.

If you have any questions about your rights, or if you need to file a complaint, and you wish to contact a federal agency regarding these issues, contact the mentioned below agencies:

Federal Home Loan Bank Board
320 First Street, N. W.
Washington, D.C. 20552.

Federal Trade Commission
Pennsylvania 6th St. N.W.
Washington, DC 20580

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of a financial assistance because of the consideration of:

- Trends, characteristics or conditions in the 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; or
- 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 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 family residences occupied by the owner and for the purpose of the home improvement of any one to four unit family residence.
- **Notice:** Income from alimony, child support or maintenance, need not be revealed by any person, unless the applicant(s) choose to disclose it. Neither is any person required to designate a title such as Mr., Mrs., Ms., or Miss.
- **Notice:** In connection with this credit application, a consumer report will be requested. A subsequent consumer report will be required in connection with an update renewal or extension of the credit for which that application is made.
- **Notice:** Public Law 93-579, entitled the Privacy Act of 1974, requires that all applicant(s) be informed of the purposes and uses to be made of the information, which is solicited. To explain the reason why the information is requested and the general use to which that information may be put, the following is being furnished:
- **Purpose:** The information requested in the loan application is considered relevant and necessary to determine your credit worthiness for the loan applied.
- **Use:** The information will be used in evaluating your loan application.

- **Disclosure:** Disclosure of the requested information is voluntary. No penalty can be suffered for failure to respond. However, the decision as to loan approval you are requesting must then be made based on the information supplied. This may result in a delay in the processing of your application or subsequent denial of credit.
- I/We fully understand that it is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements covering any facts submitted in connection with said application as applicable under the provisions of Title 18, United States Code Section 1010.

ACKNOWLEDGEMENT OF RECEIPT

I/We have received a copy of this notice.

Borrower's Signature Date

Date

Co-borrower's Signature Date

Date