Associated Mortgage Group

FAIR LENDING NOTICE & EQUAL CREDIT NOTICE

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1997

FAIR LENDING NOTICE

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 SURROUNDING OF A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, 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 OCCUPIES BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

DEPARTMENT OF REAL ESTATE
107 SOUTH BROADWAY
ROOM 8107
LOS ANGELES, CA 90012

DEPARTMENT OF REAL ESTATE
185 BERRY STREET
ROOM 5816
SAN FRANCISCO, CA 94107

EQUAL CREDIT OPPORTUNITY ACT (ECOA)

The Federal Equal Opportunity Act prohibits creditors from discriminating against Credit Applicant(s) 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. The Federal Agency that administers compliance with the law concerning this credit is:

If this loan is to be funded by a Mortgage Banking concern contact:
FEDERAL TRADE COMMISSION
1100 WILSHIRE BOULEVARD
LOS ANGELES, CALIFORNIA

If this loan is to be funded by a State chartered Savings and Loan Association, or a Federally chartered Savings and Loan Association, contact:
OFFICE OF THRIFT SUPERVISION
P.O. BOX 7165
SAN FRANCISCO, CA 94120

Income received from alimony, Child Support or Separate Maintenance need not be revealed unless you choose to rely on such sources to have it considered as a basis for repaying this obligation. Income from these sources as well as from any other source, including part-time or temporary employment will not be discounted by the Lender, because of your sex, marital status; however, the Lender will consider carefully the stability and probable continuity of all income you disclose.

ACKNOWLEDGMENT OF RECEIPT

I (we) received a copy of this notice.

Signature of Applicant _____ Date _____

Signature of Co-Applicant _____ Date _____

39180 Liberty St., Suite 102, Fremont, CA 94538, (510) 505-1050, (510) 505-1980 Fax