

FAIR LENDING NOTICE

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

**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 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.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE,
CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE-TO-FOUR-UNIT FAMILY RESIDENCES OCCUPIED
BY THE OWNER AND FOR THE PURPOSE TO THE HOME IMPROVEMENT OF ANY ONE-TO-FOURUNIT 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 BUSINESS OVERSIGHT AT THE FOLLOWING LOCATION:

320 West 4th Street Suite 750 Los Angeles CA 90013-2344

ACKNOWLEDGEMENT OF RECEIPT

I (We) received a copy of this notice

- BORROWER - RANDY W. WEBB- DATE -

-CO-BORROWER- - DATE -