

**FAIR LENDING DISCLOSURE**

The Housing Financial Discrimination Act of 1977

**NOTE:** This form is used by a mortgage loan originator (MLO) when arranging a consumer mortgage, to notify the borrower of prohibitions against discriminatory lending.

**DATE:** \_\_\_\_\_, 20\_\_\_\_\_, at \_\_\_\_\_, California.

Loan Applicant's name \_\_\_\_\_.

Loan Application # \_\_\_\_\_.

Property Address \_\_\_\_\_.

**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, domestic partnership, 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 of the home improvement of any one-to-four unit family residence.

*If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Bureau of Real Estate (CalBRE) at one of the following locations:*

2550 Mariposa Mall, Suite 3070  
Fresno, CA 93721-2273

320 W. 4th Street, Suite 350  
Los Angeles, CA 90013-1105

1515 Clay Street, Suite 702  
Oakland, CA 94612-1462

1651 Exposition Blvd.  
Sacramento, CA 95815

1350 Front Street, Suite 1063  
San Diego, CA 92101-3687

**ACKNOWLEDGMENT OF RECEIPT**

**I received a copy of this notice.**

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_, 20\_\_\_\_\_

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_, 20\_\_\_\_\_