

EQUAL CREDIT OPPORTUNITY ACT DISCLOSURE

NOTE: This form is used by a loan broker or lender when arranging or making a consumer mortgage, to notify the borrower of federal prohibitions against discriminatory lending practices. [12 Code of Federal Regulations §1002 et. seq.]

DATE: _____, 20_____, at _____, California.

Items left blank or unchecked are not applicable.

TO BORROWER:

Name: _____
Address: _____

Phone: _____
Email: _____
Application Number: _____

FROM LOAN BROKER/LENDER:

Loan Representative: _____
NMLS #: _____ CalBRE #: _____
Broker/Lender: _____
NMLS #: _____ CalBRE #: _____
Address: _____

Phone: _____
Email: _____

EQUAL CREDIT OPPORTUNITY ACT:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided 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 this law concerning this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Avenue, Suite 3450, Houston, TX 77010.

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

Borrower acknowledges receipt of a copy of this statement.

Borrower: _____ Date: _____, 20____

Borrower: _____ Date: _____, 20____