



THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

Pursuant to California Health & Safety Code §35830; California Code Reg. tit. §7114

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 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 question about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Department of Business Oversight at one of the following locations:

1515 K Street, Suite 200, Sacramento, CA 95814-4052
Tel: (916) 445-7205 (866) 275-2677

One Sansome Street, Suite 600, San Francisco, CA 94104-4428
Tel: (415) 972-8565 (866) 275-2677

45 Fremont Street, Suite 1700, San Francisco, CA 94105-2219
Tel: (415) 263-8500 Fax: (415) 288-8830

300 S. Spring Street, Suite 15513, Los Angeles, CA 90013-1259
Tel: (213) 897-2085 Fax: (213) 897-8860

320 West 4th Street, Suite 750, Los Angeles, CA 90013-2344
Tel: (213) 576-7500 (866) 275-2677

1350 Front St. #2034, San Diego, CA 92101-3697
Tel: (619) 525-4233 (866) 275-2677

7575 Metropolitan Drive, Suite 108, San Diego, CA 92108-4421
Tel: (619) 682-7227 Fax: (619) 682-7217

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits discrimination against credit applicants on the basis of sex, marital status, race, color, religion, national origin, age (provided the applicant has the capacity to contract), whether all or part of the applicant's income is derived from any public assistance program, or if the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency which administers compliance with this law concerning this lender is the:

Bureau of Consumer Financial Protection
1700 G Street NW.
Washington, DC 20006