ECOA NOTICE & FAIR CREDIT REPORTING DISCLOSURES

FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants 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 laws concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payments 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.

FAIR CREDIT REPORTING DISCLOSURE

As part of assembling the loan application, the Lender will request a consumer credit report which will disclose information concerning your credit standing, creditworthiness and credit capacity. This notice is given pursuant to the Fair Credit Reporting Act of 1970. If your loan is rejected because of derogatory information, this information will be disclosed to you upon receipt of a written demand therefore made to the Credit Reporting Agency from whom the credit report was received.