



Applicant: _____

ECOA NOTICE

Notice Required under the Fair Credit Reporting Act

In compliance with the Fair Credit Reporting Act, we are informing you that an investigative report will be made. We are also informing you that you have a right to make a written request, within a reasonable period of time after you receive this notice for an additional disclosure of the nature and scope of the investigation requested. To save you the trouble of writing, we are furnishing this additional information as follows:

The nature and scope of the investigation requested may include information obtained through personal interviews concerning residence verification, number of dependents, employment, occupation, general health, habits, reputation, and mode of living.

Notice under the 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 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 this law concerning a creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580. If your loan is through a national bank the federal agency is the Office of the Comptroller of the Currency, Customer Assistance Unit, 1301 McKinney Avenue, Suite 3710, Houston, Texas 77010.

You, as a borrower, have the following rights when answering questions:

You do not have to reveal any information regarding courtesy titles; i.e., you do not have to state whether you are Miss, Mr., Mrs., or Ms. Your first name and surname (whether birth-given, obtained through marriage, or a combined surname) is sufficient.

You do not have to reveal any information regarding the receipt of alimony, child support, or separate maintenance income if you do not choose to have it considered as a basis for repaying this loan.

When answering questions pertaining to marriage, you need only reveal whether you are married, separated, or unmarried. (Unmarried includes single, divorced, or widowed.)

Certain information regarding your race/national origin and sex will be asked. This information is requested by the Federal Government in order to monitor compliance with Federal anti-discrimination statutes which prohibit creditors from discriminating against applicants for these reasons. You do not have to give this information; it is voluntary. If you choose not to furnish this information, you must initial the application in the space provided. Your decision will in no way affect the approval or rejection of your application.

Notice Required by the Right to Financial Privacy Act

If you are applying for an FHA or VA loan, this is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of HUD or a VA Loan Guaranty Service or Division (whichever is appropriate) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you.

Financial records involving your transaction will be available to the Department of HUD or to a VA Loan Guaranty Service or Division (whichever is appropriate) without further notice or authorization, but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law.

Commitment Acknowledgement

I hereby acknowledge that the Lender will be bound to me/us only by a written commitment and that I/we the applicant(s) may not rely on non-written loan approval and/or verbal status reports.

Appraisal Request

This Lender will provide appraisals only upon request. An applicant must make a written request for a copy of the appraisal within 90 days of receipt from the Lender of notice of this right. Upon receipt of a written request, the Lender will respond by providing the appraisal "promptly" which in most cases is 30 days, but could be long in "exceptional circumstances."

ACKNOWLEDGEMENT

I do hereby certify that I have read and do understand the Notices set forth above, and that I have been notified of my rights by the Lender.

✓

(APPLICANT) (DATE)

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(APPLICANT) (DATE)

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(APPLICANT) (DATE)

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(APPLICANT) (DATE)