



## **EQUAL CREDIT OPPORTUNITY ACT NOTICE**

- A. The Equal Credit Opportunity Act (ECOA) prohibits creditors from discriminating against credit applicants on the basis of age, race, color, religion, national origin, sex, marital status, receipt of income from public assistance programs, or the fact that 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 mortgage, is:

**FEDERAL TRADE COMMISSION  
WASHINGTON, DC 20580**

- B. Pursuant to the Equal Credit Opportunity Act, income from alimony, child support or maintenance payment need not be revealed if you do not choose to disclose such income in applying for credit. If disclosed by you, however, we will consider such payments as income in our evaluation of your credit worthiness to the extent that such payments are likely to be consistently made.

## **FAIR CREDIT REPORTING ACT NOTICE**

- A. In connection with your application for a loan, please be advised that we will order a credit report or a consumer report regarding your credit experience. This report may contain information on your character, general reputation, personal characteristics or mode of living in addition to your actual credit experience from persons or firms with which you have done business, your credit worthiness, credit standing and credit capacity. You have the right given by Federal Law to know the nature and scope of the information given in this report if you make a written request for that information. In the event we deny your application or raise the charge for extending your credit based on any information, you have the right within sixty (60) days to make a written request that we disclose the nature of the information to you, and advise you of the name and address of the reporting agency used for information in the consumer report.

These reports are routinely obtained in connection with application for credit and constitute an important feature of the credit underwriting.

## **NOTICE TO APPLICANTS**

This notice to you, as required by the Right to Financial Privacy Act of 1978, that the Department of Housing and Urban Development has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development 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.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date