

The Housing Financial Discrimination Act of 1977

Fair Lending Notice

It is illegal to discriminate in the provisions 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 avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, 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 condition, 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 residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

**Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010**

ACKNOWLEDGEMENT OF RECEIPT

I (WE) RECEIVED A COPY OF THIS NOTICE

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date