

Fair Lending Notice

The Housing Financial Discrimination Act of 1977

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 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 conditions, to provide financial assistance.

These provisions govern financial assistance for the purchase of the purchase, construction, rehabilitation or refinancing of one-to-four unit family residences occupied by the owner and for the purpose of home improvement of any one-to-four unit family residence.

If you have any questions about your rights or if you wish to file a complaint, contact us or the following:

Department of Real Estate
1515 Clay Street #702
Oakland, CA 94612
(510) 622 2552

ECOA Notice

The Federal **Equal Credit Opportunity Act** (ECOA) 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 which administers compliance with this law is the Federal Trade Commission, 940 Market Street #570, San Francisco, CA 94105

I (We) acknowledge this ECOA notice with was included with my loan application.

Date

Date

Loanlane Residential Mortgage
697 Menlo Avenue
Menlo Park, CA 94025
DRE 01006840
NMLS 278620 NMLS 364089
Tel: 650-924-1244
Fax: 650-644-0122