



Legend Mortgage
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THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1997 FAIR LENDING NOTICE

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 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 racial, ethnic, religious, or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is under going 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 purpose of the purchase, construction, rehabilitation, or refinancing of one to four units family residences occupied by the owner and for the purpose of the home improvement of any one to four unit family residences.

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

Department of Real Estate
8107 Broadway
Room 8107
Los Angeles, CA 90012

Department of Real Estate
185 Berry Street
Room 5816
San Francisco, CA 94107

ACKNOWLEDGEMENT OF RECEIPT

I (we) received a copy of this notice

Signature of Applicant / Date

Signature of Applicant / Date

Please sign and return one/retain one for your records.