



The Housing Financial Discrimination Act of 1977 Fair Lending Notice

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

- I. Trends, characteristics of 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
- II. 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 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 family residence.

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

Department of Savings and Loan
600 S. Commonwealth Ave., 15th Floor
Los Angeles, California 90005

or

Department of Savings and Loan
350 Sansome St., 2nd Floor
San Francisco, CA 94104

I (we) received a copy of this notice:

_____	_____	_____
Borrower Signature	Print Name	Date
_____	_____	_____
Borrower Signature	Print Name	Date