

Triple Disclosure Equal Credit Opportunity Act (ECOA)

The Federal Equal Credit Opportunity Act (ECOA) prohibits discrimination 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:

Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, DC 20580

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:

- ◆ Trends, characteristics or conditions in the 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.
- ◆ 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 geographical 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 assistance for the purpose, construction, rehabilitation or refinancing of one to four 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 any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution, or:

Bureau of Real Estate
320 W. 4th Street, Suite 350
Los Angeles, CA 90017

Bureau of Real Estate
1515 Clay Street, Suite 702
Oakland, CA 94612-1402

Notice to Applicant of Right to Receive Copy of the Appraisal Report

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Pacific Mortgage Consultants, Inc., 711 Grand Ave., Ste. 260, San Rafael, CA 94901

Acknowledgement of Receipt:

Printed Name _____

Applicant Signature _____ Date _____

Printed Name _____

Co-Applicant Signature _____ Date _____

Agent Name _____

Date _____

Phone Number _____