

The California Financial Discrimination Act of 1977 Fair Lending Notice

Pursuant to California Health & Safety code 35830 & Regulation title 21 7114

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, domestic partnership, 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 a one-to-four unit family residence 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 the Department of Business Oversight at one of the following locations:

320 West 4 th Street, Suite 750 Los Angeles, CA 90013-2344	300 S. Spring St., Suite 15513 Los Angeles, CA 90013-1259
1515 K Street Suite 200 Sacramento, CA 95814-4052	1810 13 th St. Sacramento, CA 95811
One Sansome St., Suite 600 San Francisco, CA 94104-4428	45 Fremont St., Suite 1700 San Francisco, CA 94105-2219
1350 Front St., Suite 2034 San Diego, CA 92101-3697	7575 Metropolitan Dr., Suite 108 San Diego, CA 92108

I/We received a copy of this disclosure

Applicant	Date	Applicant	Date
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