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 :

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

Office of the Comptroller of the Currency
Customer Assistance Unit
1301 McKinney Street, Suite 3450
Houston, Texas 77010-9050

ACKNOWLEDGEMENT OF RECEIPT

*I/we received a copy of the Fair Lending Notice. **

_____	_____	_____	_____
Applicant	*Date*	*Applicant*	*Date*
_____	_____	_____	_____
Applicant	*Date*	*Applicant*	*Date*

* The acknowledgement signature is required by the regulation.