



CIG REALTY & LOANS

State Of California The Housing Financial Disclosure Act Of 1977 Fair Lending Notice - ECOA

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 practice or.
2. Race, color, religion, sex, martial status, national origin or ancestry.

It is illegal to consider the racial ethnic, religious or national origin composition of a neighborhood or geographic location 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:

**Department of Corporations
320 W. 4th Street, Suite 750
Los Angeles, CA 90013-2349**

**Department of Corporations
71 Stevenson Street, Suite 2100
San Francisco, CA 94105-2980**

Equal Credit Opportunity Act

The Federal Equal Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex or marital status, age (providing the applicant has the capacity to enter into a binding contract) because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. **The Federal Agency which administers compliance with this law concerning this company is the Controller of the Currency Customer Assistance Group, 1301 McKinney St., Ste 3450, Houston, TX 77010-9050.**

We are required to disclose to you that you do not need to disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

I/We hereby acknowledge that I/we have read and received a copy of this notice:

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____