

Express Mortgage Lenders, Inc.

STATE OF CALIFORNIA LENDING NOTICE

NOTICE TO ALL APPLICANTS FOR A LOAN FOR A PURCHASE, CONSTRUCTION, REHABILITATION, IMPROVEMENT, OR REFINANCING OF ONE-TO-FOUR FAMILY REDIDENCE.

Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to refuse to make a loan or offer less favorable terms than normal (such as higher interest rate, larger down payment or shorter maturity) based on any of the following:

1. Neighborhood characteristics (such as average age of the homes or the income level in the neighborhood), except to limit extent necessary to avoid an unsafe and unsound business practice.
2. Race, color, religion, marital status, natural origin or ancestry. It is also unlawful to consider in the appraising of a residence, the racial, ethnic, or religious composition of a particular neighborhood, whether or not such composition of a particular neighborhood is undergoing change or is expected to undergo change.

If you wish to file a complaint, or if you have questions about your rights, contact:

OFFICE OF FAIR LENDING  
BUSINESS, TRANSPORTATION AND HOUSING AGENCY  
1120 N. STREET-SACRAMENTO, CA. 95814  
OR ALL COLLECT: (916) 322-9851

If you file a complaint, the law required that you receive a decision within 30 days. I/We acknowledge receipt of a copy of this notice.

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BORROWER'S SIGNATURE

DATE

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DATE