

DISCLOSURES

In accordance with state and federal regulations, the following disclosure and licensing information is available for you to review online:

- Equal Housing Opportunity Lender
- The Housing Financial Discrimination Act of 1977, Fair Lending Notice
- Equal Credit Opportunity Act Fair Lending Notice
- State Licenses

EQUAL HOUSING OPPORTUNITY LENDER

We conduct business in accordance with the Federal Fair Housing Law ("Fair Housing Amendments Act of 1988). It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin:

- In the sale or rental of housing
- In advertising the sale or rental of housing
- In the financing of housing
- In the provision of real estate brokerage service
- In the appraisal of housing and
- Blockbusting

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination: (800) 669-9777 or (800) 927-9275, U.S. Department of Housing and Urban Development Assistant Secretary for Fair Housing and Equal Opportunity, Washington DC 20410.

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977, CALIFORNIA 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, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice.
- 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 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, and 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.

EQUAL CREDIT OPPORTUNITY ACT FAIR LENDING NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating 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 that administers compliance with this law concerning the creditor is:

Federal Trade Commission
Equal Credit Opportunity
Room 4037
Washington DC 20580

NOTICES:

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING A MORTGAGE LOAN

To help prevent fraud and to assist the government in fighting the funding of terrorism and money laundering activities, we are obtaining, and recording information that identifies each person who obtains a mortgage loan with us. What this means for you: When you obtain a mortgage loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

CLOSING COSTS GUARANTEED

Optal fees for your loan application will not change between the time you apply and the time you close, assuming the following: The loan amount does not change, the rate and points option you choose does not change, the loan program you applied for does not change, and any stated items on your application, such as your stated income, assets, job history, address history, or any other factor that may affect the underwriting decision of the loan you applied for do not change.