

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

Pursuant to Cal. Health & Safety Code § 35830; Cal. Code Regs. tit. 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 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 the Department of Business Oversight at one of the following locations:

320 West 4th 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 13th 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

This notice must be posted in a conspicuous place for public inspection.

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