Co-Borrower: Date Prepared: Property Address:  Company:  The FEDERAL EQUAL CREDIT OPPORTUNITY ACT prohibits creditors from discriminating against cred applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant the capacity to enter into a binding contract); because all or part of the applicant's income derives from an public assistance program; or because the applicant has in good faith exercised any right under the Consume Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company in the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710 Houston Texas 77010  We are required to disclose to you that you need not disclose income from alimony, child support or separat 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 a source and to consider the likelihood of consistent payment as we do with any income of which you are relying to qualify for the loan for which you are applying.  THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977  FAIR LENDING NOTICE  It is illegal to discriminate in the provisions 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 suc consideration is required to avoid an unsafe and unsound business practice; or  2. 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 undergoin change, or is expected to undergo change, in appraising a housing accommodation or in determining whet	F	EQUAL CREDIT OPPORTUNITY ACT
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Signature

Co-Borrower:

Date