



Notice to Borrowers II

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The lender is required to provide the following notice in accordance with the Equal Credit Opportunity Act, Section 202.4(D) 12 CFR: 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 the applicant is over the age of majority); 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 the law is the Federal Trade Commission ECOA, Washington, D.C. 20580. (202)727-1148.

FAIR CREDIT REPORTING ACT

Quality Mortgage, as part of processing your application for a real estate loan, may request a consumer report bearing on your credit worthiness, credit standing and credit capacity. This notice is given pursuant to the Fair Credit Reporting Act of 1970, Section 601 to 622 inclusive. You are entitled to such information within 60 days of written demand therefore made to the Credit Reporting Agency pursuant to Section 606(b) of the Fair Credit Reporting Act.

HOUSING FINANCIAL DISCRIMINATION ACT OF 1977, 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, OR

- 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 in determining whether or not, under what terms and conditions, to provide financial assistance. These provisions govern financial assistance for the purposes of purchase, refinance, 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 questions about your rights, or wish to file a complaint, contact the management of this financial institution or:

Department of Real Estate
320 West 4th Street #350
Los Angeles, CA 90013-1105

Department of Real Estate
1515 Clay Street #702
Oakland, CA 94612-1402

I / We have read the foregoing and acknowledge receipt of the foregoing notices.

Signature

Date

Signature

Date