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:

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, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, genetic information or medical condition.**

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:

Department of Financial Institutions
300 South Spring St.
Suite 15513
Los Angeles, CA 90013-1259

Department of Financial Institutions
45 Fremont St.
Suite 1700
San Francisco, CA 94105-2219

ACKNOWLEDGEMENT OF RECEIPT

*I/we received a copy of the California State Fair Lending Notice. **

Applicant	*Date*	*Applicant*	*Date*
Applicant	*Date*	*Applicant*	*Date*

* The acknowledgement signature is required by the regulation.