## THE 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:

1. Trends, characteristics or conditions in the neighborhood or geographic areas 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, or ancestry, familial status, source of income, disability, veteran or military status, or genetic information.

It is illegal to consider 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.

The 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 questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

**Office of the Fair Housing and Equal Opportunity**
**Department of Housing and Urban Development**
**451 seventh St. SW Room 5204**
**Washington, DC 20410-2000**

**ACKNOWLEDGEMENT OF RECEIPT**

*I/We received a copy of the Fair lending notice.* *

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|---|---|---|---|
| Applicant | Date | Applicant | Date |
| Applicant | Date | Applicant | Date |

* The acknowledgement signature is required by the regulation.

Rev 03/2024