

**THE HOUSING FINANCIAL DISCRIMINATION ACT OF  
1977 FAIR LENDING NOTICE**

**APPLICATION NO:**

**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 such 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 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 residence 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 agency noted below.**

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(Applicant) (Date)

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(Applicant) (Date)

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(Applicant) (Date)

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(Applicant) (Date)

