

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE FOR REAL ESTATE BROKER

Loan #:
MIN:

Date:

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, DOMESTIC PARTNERSHIP, NATIONAL ORIGIN, ANCESTRY, FAMILIAL STATUS, SOURCE OF INCOME, DISABILITY, OR GENETIC INFORMATION.**

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 THE FINANCIAL INSTITUTION OR:

**DEPARTMENT OF REAL ESTATE
1651 EXPOSITION BOULEVARD
P.O. BOX 137000
SACRAMENTO, CA 95815**

OR

**DEPARTMENT OF REAL ESTATE
2250 MARIPOSA MALL. RM. 3070
FRESNO, CA 93721**

**DEPARTMENT OF REAL ESTATE
320 WEST FOURTH STREET, SUITE 350
LOS ANGELES, CA 90013**

OR

**DEPARTMENT OF REAL ESTATE
1350 FRONT STREET, SUITE. 3064
SAN DIEGO, CA 92101**

**DEPARTMENT OF REAL ESTATE
1515 CLAY STREET, SUITE 702
OAKLAND, CA 94612**

ACKNOWLEDGMENT OF RECEIPT

I/WE RECEIVED A COPY OF THIS NOTICE.

- BORROWER -

- DATE -

- BORROWER -

- DATE -