

EQUAL CREDIT OPPORTUNITY ACT

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 has the capacity to enter into a binding contract): 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 this law concerning this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010.

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

FAIR LENDING POLICY

Our Company operates in accordance with the provisions of the Fair Housing Act and the Equal Credit Opportunity Act. In addition, it is our policy to comply with all state and local laws, which may provide greater protection. Our Company does not discriminate against anyone on the basis of race; color; religion; creed; national origin; sex; marital status; familial status; sexual orientation; age (provided that the applicant has the capacity to enter into a binding agreement); medical history; handicap; disability; physical condition; military status; any past exercise of right under the Consumer Credit Protection Act, the Service members Civil Relief Act (SCRA), or any other consumer protection act; that all or part of an applicant's income derives from any public assistance program; or any other basis prohibited by law.

The success of the Company's Fair Lending Program is the responsibility of the entire organization. The Company's fair lending practices apply across all aspects of our operations, including marketing, loan origination, processing, underwriting, servicing, and collection activities. The Company's commitment to fair lending principles is demonstrated in terms of our structure and organization, employee accountability, monitoring and auditing programs, training and technology.