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# NOTICE OF ECOA, CONSUMER RIGHTS AND APPRAISAL

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## EQUAL CREDIT OPPORTUNITY ACT (ECOA)

The Federal Equal 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 applicants 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 Mortgage Company is the Federal Trade Commission, Pennsylvania and 6<sup>th</sup> St. N.W., Washington, D.C. 20580.

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 CREDIT REPORTING ACT

In compliance with the Fair Credit Reporting Act, we are informing you that an investigative consumer report including information as to your character, general reputation, personal characteristics and mode of living may be made. The nature and scope of this investigation may include information obtained through personal interviews concerning residence verification, marital status, number of dependents, employment, occupation, general health, reputation and mode of living.

In the event of credit denial due to an unfavorable consumer credit report, you will be advised of the identity of the Consumer Reporting Agency making such report and your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

## OHIO CIVIL RIGHTS COMMISSION

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law

## THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 – FAIR LENDING NOTICE

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of 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 unsound or unsafe business practice; or 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 single 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.

## APPROVAL/REJECTION

The undersigned understands that retains the right of final approval or rejection of the loan based on Credit, property, title and mortgage insurance.

## RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

You have a right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive your written request no later than 90 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, send your request to American Mortgage Service Company, 415 Glensprings Dr., Cincinnati, OH 45246. Your request must contain your name, property address, date of application and address to mail the appraisal to.

We will process your request promptly, but you should allow 30 days for delivery of your appraisal report.

I/we certify that we have read and understand our rights as described above.

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date