

Top Leading Financial, Inc.
STATE OF CALIFORNIA
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 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 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 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 THIS FINANCIAL INSTITUTION OR

DEPARTMENT OF REAL ESTATE
107 SOUTH BROADWAY
ROOM 8107
LOS ANGELES, CA 90012

DEPARTMENT OF REAL ESTATE
ONE HALLIDIE PLAZA
SUITE 220
SAN FRANCISCO, CA 94120

**IN ACCORDANCE WITH EQUAL CREDIT OPPORTUNITY ACT
(ECOA)**

1. The Federal Equal Opportunity Act prohibits creditors from discrimination against Credit Applicant(s) on the basis of race, color, religion, national origin, sex, marital status, age (provided that 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 the law concerning this credit is:

If this loan is to be funded by a Mortgage Banking concern, contact:
FEDERAL TRADE COMMISSION
11000 Wilshire Boulevard
Los Angeles, California

If this loan is to be funded by a State chartered Savings and Loan Association, or a Federally chartered Savings and Loan Association, contact:

FEDERAL HOME LOAN BANK BOARD
600 California Street
San Francisco, California

2. Income received from Alimony, Child Support or Separate Maintenance need not be revealed unless you choose to rely on such sources to have it considered as a basis for repaying this obligation. Income from these sources as well as from any other source, including part-time or temporary employment will not be discounted by the Lender, because of your sex or marital status; however, the Lender will consider carefully the stability and probable continuity of all income you disclose.

ACKNOWLEDGMENT OF RECEIPT

(We) received a copy of this notice

Signature of Applicant

Date

Signature of Applicant

Date