IRON OAK

Home Loans, Inc.

ECOA NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The Federal agency which administers compliance with this law concerning the mortgage banker is the Federal Home Loan Bank Board located at the Office of the Supervisory Agent, Federal Home Loan Bank Board, 600 California Street, P.O. Box 7948, San Francisco, CA 94210. The state agency that administers compliance with this state law (if applicable) is the Attorney General's Office, Sacramento, California.

_____ _____

Borrower Date Co-Borrower Date

RIGHT TO PRIVACY ACT

This notice to you as required by the Right To Financial Privacy Act of 1978 that the Department of Housing and Urban Development has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development without further notice or authorization, but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law.

_____ _____

Borrower Date Co-Borrower Date

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 business practice.
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 neighbor hood to 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.

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 Savings and Loan, 350 Sansome Street, 2nd Floor, San Francisco, CA 94012.

ACKNOWLEDGEMENT OF RECEIPT

I/We received a copy of this notice.

_____ _____

Borrower Date Co-Borrower Date

NOTE: Authority Cited: Section 35814, Health and Safety Code. Reference: Section 35830, Health and Safety Code.