



Bay Financial Co

ECOA NOTICE

DEAR APPLICANT(S):

THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICATIONS ON THE BASIS OF SEX OR MARITAL STATUS. THE FEDERAL HOME LOAN BANK BOARD IS LOCATED AT THE OFFICE OF THE SUPERVISORY AGENT, FEDERAL HOME LOAN BANK BOARD, 600 CALIFORNIA STREET, P.O.BOX 7948, SAN FRANCISCO, CA 94120. THE STATE AGENCY WHICH ADMINISTERS COMPLIANCE WITH THE STATE LAW (IF APPLICABLE) IS THE ATTORNEY GENERAL'S OFFICE, SACRAMENTO, CA.

SINCERELY,

Authorized Signature

Acknowledged this _____ day of _____ 20 _____

Signature of Applicant

Signature of Applicant