



Bay Financial Co

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: 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 or 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 the financial institution or:

DEPARTMENT OF SAVINGS AND LOAN	
600 South Commonwealth Avenue	350 Sansome Street
15 th Floor	2 nd Floor
Los Angeles, CA 90005	San Francisco, CA 94104

ACKNOWLEDGEMENT OF RECEIPT

I (we) received a copy of this notice.

Signature of Applicant

Signature of Applicant

Date