



FIRST BANKER MORTGAGE CORP.
 17525 Ventura Blvd., #101 Encino, Ca 91316
 Ph. (818) 986-1000 Fax (818) 986-2021

EQUAL CREDIT OPPORTUNITY ACT NOTICE

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 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 this law concerning this creditor is the Federal Trade Commission, 450 Golden Gate, Box 36005; San Francisco, California, 94102, (415) 556-1270.

Civil Code Section 1812.30: Requires notice that "The applicant, if married, may apply for a separate account."

Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower do not choose to have it considered as basis for repaying this loan.

STATE OF CALIFORNIA FAIR LENDING NOTICE

To: All applicants for a loan for the purchase, construction, rehabilitation, improvement or refinancing of a one to four family residence. Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to refuse to make a loan or to offer less favorable terms than normal (such as a higher interest rate; larger down payment or shorter maturity) based on any of the following considerations.

1. Neighborhood characteristics (such as the average age of the homes or the income level in the neighborhood), except to a limited extent necessary to avoid an unsafe and unsound business practice.
2. Race, sex, color, religion, marital status, national origin or ancestry.

It is also unlawful to consider, in appraising a residence, the racial, ethnic, or religious composition of a particular neighborhood whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint, or if you have questions about your rights, contact:

Office of Fair Lending Business & Transportation
 1120 North Street, Sacramento, California 99814
 or call collect: (916) 322-9851

If you file a complaint, the law requires that you receive a decision within thirty (30) days.

NOTICE TO APPLICANTS

This is notice to you as required by the right to Financial Privacy Act of 1978 that the Veterans Administration Loan Guaranty Service or Division/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.

We have applied for a mortgage loan. In the event that there is a significant change on our financial or employment status which may have a bearing on the approval of our application, we agree to inform our loan officer.

We understand that the fees for the credit report and/or appraisal are expenses incurred on our behalf for purposes of obtaining the loan for which we are applying, and as such, said fees are not refundable. We hereby authorize payment and immediate release upon demand to escrow or authorized broker to mortgage for said fees.

We are aware that any commitment on the part of the lender to make the loan to us is purely tentative and can be withdrawn if they are unable to close the loan under conditions contemplated at the time the application was taken.

WE RECEIVED A COPY OF THIS NOTICE.

Date: _____

 Borrower

 Co-Borrower