

# Equal Housing Lender

We do business in accordance with Federal Fair Lending Laws.

**Under the Federal Fair Housing Act, it is illegal, on the basis of race, color, national origin, religion, sex, handicap, or familial status to:**

Deny a loan for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling, or to deny any loan secured by a dwelling; or discriminate in fixing the amount, interest rate, duration, application procedures, or other terms or conditions of such a loan, or in appraising property.

**If you believe you have been discriminated against, you should send a complaint to:**

Assistant Secretary for Fair Housing and Equal Opportunity Department of Housing and Urban Development Washington, DC 20410

For processing under the Federal Fair Housing Act

**and to**

*Office of the Comptroller of the Currency Customer Assistance Unit 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050*

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**Under the Equal Credit Opportunity Act, it is illegal to discriminate in any credit transaction:**

- On the basis of race, color, national origin, religion, sex, marital status, or age;
- Because income is from public assistance; or
- Because a right has been exercised under the Consumer Credit Protection Act.

**If you believe you have been discriminated against, you should send a complaint to:**

*Office of the Comptroller of the Currency Customer Assistance Unit 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050*