

Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act (ECOA) Prohibits discrimination against credit applicants on the basis of race, color, religion, national origin, sex, martial status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's home income derives from public assistance program; or because the applicant has good faith exercised any right under the consumer protection act. The Federal Agency which administers compliance with this law is:

**Federal Trade Commission
600 Pennsylvania Avenue, N.W.
Washington, DC 20580**

**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:

- Trends, characteristics or conditions in the 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, under what terms and conditions, to provide financial assistance.
- Race, color, religion, sex, martial 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 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 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 questions about your rights, or if you wish to file a complaint, contact the management of this organization, or:

**Department of Real Estate
320 W. 4th Street, Suite 350
Los Angeles, CA 90013-1105**

**Department of Real Estate
1515 Clay Street, Suite 702
Oakland, CA 94612-1402**

Notice to Applicant of Right to Receive Copy of Appraisal Report

You have the right to a copy of the appraisal report that we will obtain on your property, provided that you have paid for or are willing to pay for the appraisal. To request a copy of the appraisal report, please phone your loan officer at 707-778-7025 or submit a written request to:

Northbay Home Loans and Real Estate Services, Inc
1372 N. McDowell Blvd., Suite B
Petaluma, CA 94954

Acknowledgment of Receipt:

Borrower: _____ Date: _____

Co-Borrower: _____ Date: _____