

Trans Bay Mortgage Company

I N C O R P O R A T E D

1501 N. Broadway
Suite #460
Walnut Creek, CA 94596

Phone: (925) 930-0266
Fax: (925) 930-0727
E-mail: info@transbaymortgage.com

E.C.O.A. & FAIR LENDING NOTICE

To all borrowers for a real property secured loan to purchase, construct, rehabilitate, improve or refinance an owner occupied one to four family residence and all owner applicants for a real property secured home improvement loan to improve a one to four family residence whether or not owner occupied.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing 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 US Comptroller of the Currency, consumer Affairs division, Washington, DC 20219.

In addition to your rights under federal law, you may also have other rights under state law.

FOR CALIFORNIA RESIDENTS ONLY: In accordance with California law, the following notice is given to applicants who are residents of California. The California Housing Financial Discrimination Act of 1977 provides in part as follows:

35810. No financial institution shall discriminate in the availability of, or in the provision of, financial assistance for the purpose of purchasing, constructing, rehabilitating, improving or refinancing housing accommodations due, in whole or in part, to the consideration of conditions, characteristics, or trends in the neighborhood or geographic area surrounding the housing accommodation, unless the financial institution can demonstrate that such consideration in the particular case is required to avoid an unsafe and unsound business practice.

35811. No financial institution shall discriminate in the availability of, or in the provision of, financial assistance for the purpose of purchasing, constructing, rehabilitating, improving or refinancing housing accommodations due, in whole or in part, to the consideration of race, color, religion, sex, marital status, national origin or ancestry.

35812. No financial institution shall consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation 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, and under what terms and conditions, to provide financial assistance for the purpose of purchasing, constructing, rehabilitating, improving or refinancing a housing accommodation. No financial institution shall utilize appraisal practices that are inconsistent with the provisions of this part.

If you wish to file a complaint, or if you have questions about your rights contact: Consumer Complaint Department, 50 Fremont St., Ste. 3900, San Francisco, CA 94105.

I/We have received a copy of this notice.

Borrower

Date

Borrower

Date

