THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT

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 (provided 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:

Lending institutions are prohibited from bringing up, in the taking of applications for loans, certain specific subjects which lend themselves to discrimination. They are as follows:

a) Whether or not you have or will have children.
(Although inquiring as to the number and age of dependents is proper).

b) Whether or not there exist child care problems.

c) Whether or not there will be interruptions of income due to childbirth.

d) Whether or not you are receiving alimony, child support or separate maintenance. (Unless voluntarily disclosed as a source of additional income which you wish to be considered).

e) Whether you are widowed, divorced, or single.
(Allowable designations are: married, unmarried, separated).

f) Whether or not your telephone number is listed.

Lending institutions must take and report action on your application "within a reasonable time." If the application is denied, reasons MUST be given if requested.

THIS IS TO CERTIFY THAT I (WE) HAVE READ THE ABOVE INFORMATION AND THAT A COPY OF THIS FORM HAS BEEN GIVEN TO ME (US) FOR MY (OUR) RECORDS.

Borrower's Signature	Date	Borrower's Signature	Date
Borrower's Signature	Date	Borrower's Signature	Date