FAIR LENDING NOTICE

Application means a complete interview of the applicant(s) and completion of the required form with information supplied by the applicant(s) and the process acknowledged by the signature(s) of the applicant(s).

Any decision to extend credit shall rest with the Lender, and the Federal Housing Association, the Veterans Administration, the Federal National Mortgage Association or various private mortgage insurers as appropriate.

No other person (i.e. broker, builder, salesman, agent, buyer, seller) will participate in the decision to extend credit to an applicant. The lender assumes no responsibility for actions of other parties to the real estate transaction in connection with loan application.

The company will, within a reasonable time after receiving an application, notify the applicant of the action taken upon the application. "Reasonable time" means the normal processing time required on a particular type of loan plus any delays caused by the inability of the applicant to provide all required information on which the decision to grant credit is made.

EQUAL CREDIT OPPORTUNITY ACT

You may apply for this loan in your name or you may wish your spouse (if any) to be co-applicant. There is no requirement for your spouse (if any) to apply or otherwise become obligated to repay the debt except to the extent that your spouse's income and/or assets are necessary to qualify you for the loan. However, your spouse may be required to execute the security instrument (i.e. mortgage or deed of trust).

NOTICE TO APPLICANTS

This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration Loan Guaranty service or Division or Department of Housing and Urban Development, whichever is applicable, has a right of access to the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Veterans Administration Loan Guaranty Service or Division 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.

Changes from the application shall be renegotiated or cancelled at the option of the lender.

The undersigned applicant(s) do hereby acknowledge receipt of a copy of the Home Buyer Guide to Settlement Procedures Act which includes an equal credit opportunity act notice as provided by the Federal Reserve Board Regulation B. The applicant(s) have also read all of the above information regarding this loan application.

_____ _____

Applicant Date Applicant Date