

**CALIFORNIA Disclosures**

**Hazard Insurance Disclosure (pursuant to California Civil Code §2955.5)**

No Lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property. This disclosure is neither a contract nor a commitment to lend.

**California Copies of Signed Documents**

It is your responsibility to obtain machine copies of forms furnished for application by mail before returning the signed documents back to the above-named Lender (Cal. Code Regs. Tit. 10, § 1950.204).

**Fair Lending Notice (The Housing Financial Discrimination Act of 1977)**

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, domestic partnership, 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-unit 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 any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Department of Real Estate at one of the following locations:

- 2550 Mariposa Mall, Suite 3070 Fresno, CA 93721-2273
- 320 W. 4th Street, Suite 350 Los Angeles, CA 90013-1105
- 1515 Clay Street, Suite 702 Oakland, CA 94612-1462
- 1651 Exposition Boulevard Sacramento, CA 95815, P.O. Box 137000 (mailing address), Sacramento, CA 95813-7000
- 1350 Front Street, Suite 1063 San Diego, CA 92101-3608

Borrowing Entity: \_\_\_\_\_ Dated: \_\_\_\_\_

Authorized signatory

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

*(example: Sole Member, Managing Member, Partner, etc)*

Authorized signatory

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

*(example: Sole Member, Managing Member, Partner, etc)*

Authorized signatory

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

*(example: Sole Member, Managing Member, Partner, etc)*

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