

**ACKNOWLEDGEMENT OF RECEIPT OF
ECOA NOTICES AND DISCLOSURES**

TO: (Name of Grantee)

I (We) acknowledge receipt of the notices and warnings contained herein:

1. Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, age (provided that the applicant has the capacity to enter into a binding contract), sex or marital status, the fact that all or part of the applicant's income is derived from a public assistance program, or the fact that the applicant has in good faith exercised any right under the consumer Credit Protection Act. The federal agency which administers compliance with this act is the Federal Trade Commission, Equal Credit Opportunity, Gelman Building, 2120 L Street, N. W., Washington, D. C. 20037. The Consumer Response Center can be reached at (877)-382-4357.
2. Warning: No person may be required to designate a courtesy title, such as Mr., Ms., Mrs., or Miss.
3. Notice: When applying for a loan, you may use your birth given name, first and surname or a birth given name, first and surname or a birth given first name and a combined surname.
4. The federal government has requested that information regarding race, national origin, sex, marital status and age of applicants for home loans be gathered in order to monitor compliance with federal anti-discrimination statutes which prohibit creditors from discriminating against applicants on these bases. The law provides that a lender may neither discriminate on the basis of this information nor on whether or not it is furnished. Furnishing this information is optional.
5. Notice: The Federal Equal Credit Opportunity Act allows the creation of special purpose credit programs for economically disadvantaged persons. If all of the participants share one or more characteristics that are protected classifications, then information as to that characteristic may be requested.

Applicant's Signature

Date

Applicant's Signature

Date

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