Premier Capital Mortgage and Realty, Inc.

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE

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

- Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation or whether or not such competition 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.

- Race, color, religion, sex marital status, 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 cannot, 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 family residences occupied by the owner and for the purpose of the home improvement of any one to four unit family residences.

If you have questions about your rights, or you wish to file a complaint, contact the management of this financial institution, or:

Department of Financial Institutions
300 South Spring Street Suite 15513
Ls angles, CA 90013-1204
Tel: (213) 897-2085

Department of Financial Institutions
111 Pine Street , Suite 1100
San Francisco, CA 94111-5613
Tel: (415) 263-8500

Department of Real Estate
320 W. 4th Strut Suite 350
Los angles, CA 90013-1105
(213) 620-2072

Department of Real Estate
1515 Clay Streets Suite 702
Oakland, CA 94612-1462
(510) 622-2552

Department of Corporations
320 West 4th Street, Suite 750
Los angles, CA 90013-2344
Tel:(213) 576-7500
(866) 275-26.77 or 866 ASK CORP

Department of Corporations
71 Stevenson Street, Suite 2100
San Francisco, CA 94105-2980
Tel: (415) 972-8559
(866) 275-2677 or 866 ASK CORP

By signing below applicant(s) acknowledge that you have read and understand this document. By your signature, you also acknowledge that you have received a copy of this document.

_____ _____
Date Borrower Signature

_____ _____
Date Borrower Signature

21731 Ventura Blvd. Suite 180, Woodland Hills, CA 91364
818-888-4654 ph, 818-888-4655 fax