

Nevada Property Mortgage, LLC.

FAIR LENDING NOTICE/ECOA THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

TO: ALL APPLICANTS FOR AND MEMBERS OF THE PUBLIC INTERESTED IN THE PURCHASE, CONSTRUCTION, REHABILITATION, IMPORIVMENT OR REFINANCING OF A ONE TO FOUR UNIT RESIDENCE.

The housing financial discrimination act of 1977 prohibits all financial institutions, including public agencies that regularly make loans for the above purposed, from discriminating in the availability of or in the provision of financial assistance for such purposes on the basis of the following:

Consideration of conditions, characteristics, or trends in the neighborhood or geographic area surrounding the housing accommodation, unless it can be shown that consideration of such factors is required to avoid an unsafe or unsound business practice: or consideration of race, color, religion, sex, marital status, national origin or ancestry.

The act also prohibits consideration of the racial, ethnic, religious, or national origin composition of such a neighborhood or geographic area, or whether or not such composition is changing or is expected to change. In appraising a housing accommodation or in determining whether or not, or under what terms or conditions, to provide financial assistance for such purposes.

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

State of Nevada
FINANCIAL INSTIUTUIONS DIVISION
406 East Second Street, Suite 3
Carson City, NV 89701-4758

EQUAL CREDIT OPPORTUNITY ACT OF 1977

You are hereby provided the following "Equal Credit Opportunity Act" notice as required under section 202.4(d), 13 C.F.R.: "The Federal Equal Credit Opportunity Act" prohibits creditors from discriminating against credit applications on the basis of sex or marital status. Beginning March 23, 1977, the Act extends this protection to race, color, religion, national origin, age (provided the applicant has the capacity to contract), whether all or part of the applicant's income is derived from any public assistance program, or if the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency which administers compliance with this law concerning the institution is the Federal Trade Commission, 450 Golden Gate Ave., San Francisco, CA 94102.

ACKNOWLEDGEMENT OF RECEIPT

I (We) received a copy of this notice:

(Borrower)

(Date)

(Co-Borrower)

(Date)