



Thank you for choosing Integral Mortgage Company as your source for financial assistance. We appreciate this confidence and we will do our best to give you the most efficient service possible. The FEDERAL EQUAL CREDIT OPPORTUNITY ACT (ECOA) prohibits creditors from discrimination against credit applicants; therefore, before we proceed with taking this application, we request that you read the following notices. Should you have any questions, please do not hesitate to ask us.

FAIR LENDING: NOTICE TO APPLICANTS

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, 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 questions about your right, or if you wish to file a complaint, contact the management of this financial institution or the Department of Real Estate, 107 South Broadway, Room 8107, Los Angeles, CA 90013 or the Department of Real Estate, 185 Berry Street, Room 5916, San Francisco, CA 94107.

FEDERAL EQUAL CREDIT OPPORTUNITY ACT: NOTICE TO APPLICANTS

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, creed, color, religion, national origin, sex, handicap, familial status (having children under the age of 18), marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant’s income is derived from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is the FEDERAL HOME LOAN BANK BOARD, P.O. BOX 56527, Atlanta, Georgia 30343.

Integral Mortgage Company does not prohibit any person from making or pursuing an application for a mortgage loan.

- An applicant may apply for the mortgage loan in the applicant’s own name or for the mortgage loan jointly with another person. Information about any co-applicant, if any, need not be revealed unless the co-applicant will be contractually liable on the debt or the co-applicant’s income and/or assets are to be relied upon. An applicant’s spouse, if any, however, may be required to execute the mortgage or other documents to create a valid lien, pass clear title, waive inchoate rights or assign earnings.
- An applicant is not required to reveal alimony, child support, or separate maintenance if the applicant does not desire **Integral Mortgage Company** to consider such income in determining the applicant’s creditworthiness. The lender will not discount income from these sources, as well as any other source, including part-time or temporary employment, however, careful consideration will be given to the stability and probable continuity of any income you disclose.
- Applicant may apply for this mortgage loan in the birth-given first name and surname that is the applicant’s birth-given surname, applicant’s spouse surname or a combined surname. Applicant must, however give **Integral Mortgage Company** all names in which applicant has previously applied for or received credit. No applicant is required to designate title such as Mr., Mrs., or Miss.
- In consideration of the applicant’s credit history, the applicant may request lender consider:
 - 1) Any information that the applicant presents tending to indicate that the credit history being considered does not accurately reflect the applicant’s creditworthiness.
 - 2) The credit history, when available or any account reported in the name of the applicant’s spouse or former spouse, if any, that the applicant can demonstrate accurately reflects the applicant’s creditworthiness.
- If the proceeds of this loan will be used to purchase a home, we are required to ask each applicant to supply the answer to race/national origin, sex, marital status, and age. This information is
 - 1) Being requested by the Federal government to monitor compliance with federal anti-discrimination statutes; and
 - 2) Those statutes prohibit creditors from discriminating against applicants on those bases.

By signing below, each applicant acknowledges that you have read, understand and have received a copy of this document.

Applicant’s Signature

Date

Applicant’s Signature

Date