



Luminate

Home Loans

NMLS #150953

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

Pursuant to California Health & Safety Code §35830; California Code Regs. tit. 21, §7114

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 a 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 Financial Protection and Innovation at one of the following locations:

320 West 4th Street, Suite 750
Los Angeles, CA 90013-2344

300 S. Spring St., Suite 15513
Los Angeles, CA 90013-1259

2101 Arena Boulevard
Sacramento, CA 95834

One Sansome St., Suite 600
San Francisco, CA 94104-4428

1455 Frazee Road, Suite 315
San Diego, CA 92108

THIS NOTICE MUST BE POSTED IN A CONSPICUOUS PLACE FOR PUBLIC INSPECTION.