



EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act (ECOA) prohibits discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives 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 which administers compliance with this law is:

Federal Trade Commission
Pennsylvania & 6th St., N.W.
Washington, DC 20580

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 geographical 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.
• 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 geographical 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 or 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 residence occupied by the owner and for the purpose of home improvement of any one-to four unit family residence.

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

Department of Real Estate
107 South Broadway, #8107
Los Angeles, CA 90012

Department of Real Estate
1515 Clay Street, #702
Oakland, CA 94612

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

You have the right to a copy of the appraisal report that we will obtain on your property, provided that you have paid for or are willing to pay for the appraisal. To request a copy of the appraisal report, please phone your loan officer or loan processor at (949) 474-1188 or submit a written request to:

First Capital
2405 McCabe Way, Suite 213
Irvine, CA 92614

PRIVACY POLICY

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
• Information about your transactions with us, our affiliates, or others; and
• Information we receive from a consumer reporting agency

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTICE TO HOME LOAN APPLICANT
CALIFORNIA CREDIT SCORE DISCLOSURE

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores. The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender. If you have questions about your credit scores or the information in the credit report from which the scores were computed, you can contact the credit bureaus at the addresses and phone numbers listed below:

Equifax (800) 685-1111
P.O. Box 740258
Atlanta, GA 30374-0258

Trans Union (866) 887-2673
P.O. Box 4000
Chester, PA 19016-4000

Experian (888) 397-3742
P.O. Box 2104
Allen, TX 75013

Acknowledgement of Receipt:

Borrower: _____ Date: _____

Co-Borrower: _____ Date: _____