## **EQUAL CREDIT OPPORTUNITY ACT**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against creditors applicants on the basis of race, color, religion, national origin, sex, marital status, age (provide 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 good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency the administers compliance with this law concerning this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, Texas 77010  We are required to disclose to you that you need not disclose income from alimony, child support separate maintenance payment if you choose not to do so.  Having made this disclosure to you, we are permitted to inquire if any of the income shown of your application is derived from such a source and to consider the likelihood of consister to anyment as we do with any income on which you are relying to qualify for the loan for which you							
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