

ONE STOP FINANCIAL SERVICES

Wailana at Waikiki 1860 Ala Moana Boulevard Suite 110, Honolulu, Hawaii 96815
Telephone: (808) 983-3323 Facsimile: (808) 983-3325 www.Mortgage-Hawaii.com

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

Fair Lending Notice

It is illegal to discriminate in the provision of or in the availability 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 or unsound business practice.
2. Race, color, religion, sex, marital status, national origin and 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 terms govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one to four family residences occupied by the owner and for the purpose of 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:

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

Department of Real Estate
185 Berry Street
Room 5816
San Francisco, CA 94107

Acknowledgment of Receipt

I / We have read and received a copy of this notice.

Signature of Applicant

Date

Signature of Applicant

Date