

Equal Credit Opportunity Act & Other Disclosures

Equal Credit Opportunity Act

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on a basis of race, color, religion, natural origin, sex, 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 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 that administers compliance with this law concerning this creditor is the Western Region, Federal Trade Commission, 901 Market Street, Suite 570, San Francisco, CA 94103.

Fair Credit Reporting Act

As part of processing your application for a real estate loan, we may request a consumer report bearing on your creditworthiness, credit standing and credit capacity. This notice is given pursuant to the Fair Credit Reporting Act of 1970, Section 601 to Section 622, inclusive. You are entitled to the information contained in your credit report within 60 days of written demand therefore made to the Credit Reporting Agency pursuant to Section 606(b) of the Fair Credit Reporting Act. If we deny your application based on information from the consumer reporting agency, you have a right under the Fair Credit Reporting Act to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive notice of the denial of your application. In addition, if you find that any information contained in the report is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. You can find out about the information contained in your file by contacting:

If you have any questions about your rights, or if you wish to file a complaint, contact the management of Star One or the Federal Agency that administers compliance with this law for the Western Region which is the Federal Trade Commission, 901 Market Street, Suite 570, San Francisco, CA 94103.

EQUIFAX CREDIT INFO. SERVICE

Credit Information Services
P.O. Box 740256
Atlanta, GA 30374-0256
Phone: (800) 685-1111
Web Site: www.equifax.com

TRANS UNION CORP.

National Disclosure Center
P.O. Box 2000
Chester, PA 19022
Phone: (800) 915-8800
Web Site: www.tuc.com

EXPERIAN

National Consumer Assistance
Center
P.O. Box 2022
Allen, TX 75013
Phone: (888) 397-3742
Web Site: www.experian.com

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