



RED OAK CAPITAL

FAIR LENDING NOTICE

Whether you are applying for a loan for the purchase, construction, rehabilitation, improvement or refinancing of a one to four family resident, under the HOUSING FINANCIAL DISCRIMINATION ACT OF 1977, it is unlawful for **Red Oak Capital Corporation** or any of its investors to refuse to make a loan or to offer less favorable terms than is customary (e.g., higher interest rates, a larger down payment or shorter maturity) based on any of the following conditions:

1. Race, sex, color, religion, marital status, national origin, or ancestry; or
2. Neighborhood characteristics (e.g., such as the average age of homes or the income level in the neighborhood) except to a limit extent necessary to avoid unsafe and unsound business practices.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of **Red Oak Capital Corporation** or the Department of Real Estate at (916) 739-3684 or write to:

DEPARTMENT OF CORPORATIONS
 1390 MARKET STREET, SUITE 810
 SAN FRANCISCO, CA 94102
 (415) 557-3787

EQUAL CREDIT OPPURTUNITY ACT (ECOA) NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discrimination again applications on the basis of race, color, religion, national origin, sex, marital status, and age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applications income derives from any good 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 complicate with this law concerning the creditor is:

OFFICE OF COMMUNITY INVESTMENT
 FEDERAL HOME LOAN BANK BOARD
 WASHINGTON, DC 20552

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