



OAKTREE FUNDING

CORP.

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 CALIFORNIA FAIR LENDING NOTICE

**IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY
OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:**

1. TRENDS, CHARACTERISTICS OR CONDITIONS TN 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 AND UNSOUND
BUSINESS Practice; OR

2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN
COMPOSITION OF ANEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING
ACCOMMODATION OR WHETHER; ORNOT 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 PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE,
CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE-TOFOUR-UNIT FAMILY
RESIDENCES OCCUPIED BY THE OWNERAND FOR THE PURPOSE OF THE HOME IMPROVEMENT
OF ANY ONE-TO-FOUR-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
THE DEPARTMENT OF CORPORATIONS AT THE FOLLOWING LOCATION:

**Department Of Corporations
320 West 4th Street, Suite 750
Los Angeles, CA 90013**

ACKNOWLEDGE OF RECEIPT

Applicant Date Applicant Date

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