

CHARO Community Development Corporation

FINANCIAL & EMPLOYMENT RELEASE AUTHORIZATION

I/(We) hereby give our consent to CHARO Community Development Corporation and its affiliates, authorization to obtain any and all information concerning our employment, banking information, or any other financial obligations and all other credit matters which they may require in connection with our application for a loan. This form may be reproduced or photocopied and that copy shall be as effective consent as the original, which I/(we) have signed.

Signature & Date:

Signature & Date:

Print Name:

Print Name:

Address:

Address:

City, State, Zip:

City, State, Zip:

I hereby certify this to be true and correct copy of the original:

By:

Date:

STATE OF CALIFORNIA FAIR LENDING NOTICE

**TO: ALL APPLICANTS FOR A LOAN FOR THE PURCHASE,
CONSTRUCTION, REHABILITATION, IMPROVEMENT OR REFINANCING
OF A ONE-TO-FOUR FAMILY RESIDENCE.**

UNDER THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977, IT IS UNLAWFUL FOR A FINANCIAL INSTITUTION TO MAKE A LOAN OR TO OFFER LESS FAVORABLE TERMS THAN NORMAL (SUCH AS HIGHER INTEREST RATE, LARGER DOWN PAYMENT OR SHORTER MATURITY) BASED ON ANY OF THE FOLLOWING CONSIDERATIONS:

1. NEIGHBORHOOD CHARACTERISTICS (SUCH AS THE AVERAGE AGE OF THE NEIGHBORHOOD) EXCEPT TO A LIMITED EXTENT NECESSARY TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE.
2. RACE, SEX, COLOR, RELIGION, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.

IT IS ALSO UNLAWFUL TO CONSIDER IN APPRAISING A RESIDENCE, THE RACIAL, ETHNIC, OR RELIGIOUS COMPOSITION OF A PARTICULAR NEIGHBORHOOD, WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE OR IS EXPECTED TO UNDERGO CHANGE.

IF YOU WISH TO FILE A COMPLAINT OR IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS, CONTACT:

NORTHERN CALIFORNIA OFFICE

DEPARTMENT OF REAL ESTATE

ONE HALLIDIE PLAZA, STR #220
ROOM#8107
SAN FRANCISCO, CA 94102

SOUTHERN CALIFORNIA
OFFICE

DEPARTMENT OF REAL
ESTATE

107 SOUTH BROADWAY
LOS ANGELES, CA 90012

IF YOU FILE A COMPLAINT, THE LAW REQUIRES THAT YOU RECEIVE A DECISION WITHIN THIRTY (30) DAYS.

I/(WE) RECEIVED A COPY OF THIS NOTICE

Signature & Date:

Signature & Date:

ECOA NOTICE

NOTICE TO APPLICANT IN ACCORDANCE WITH THE EQUAL CREDIT OPPORTUNITY ACT, THE FEDERAL EQUAL OPPORTUNITY ACT (ECOA) PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS, AGE (PROVIDING THAT THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT) OR BECAUSE THE APPLICANT HAS IN GOOD FAITH EXERCISED ANY RIGHT UNDER THE CONSUMER CREDIT PROTECTION ACT.

THE FEDERAL AGENCY THAT ADMINISTERS COMPLIANCE WITH THE LAW CONCERNING THIS CREDIT IS:

THE FEDERAL TRADE COMMISSION
11000 WILSHIRE BLVD.
LOS ANGELES, CA 90024

IF THE LOAN IS FUNDED BY A MORTGAGE BANKING CONCERN:

FEDERAL HOME LOAN BANK BOARD
600 CALIFORNIA STREET. P.O. BOX 7948
SAN FRANCISCO, CA 92120

INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE SOURCES MAINTENANCE NEED NOT BE REVEALED UNLESS YOU CHOOSE TO RELY ON SUCH SOURCES TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION. INCOME FROM SOURCES AS WELL AS FROM ANY OTHER SOURCE INCLUDING PART TIME OR TEMPORARY EMPLOYMENT WILL NOT BE DISCOUNTED BY THE LENDER BECAUSE OF SEX OR MARITAL STATUS, HOWEVER, THE LENDER WILL CONSIDER CAREFULLY THIS STABILITY AND PROBABLE CONTINUITY OF ALL INCOME YOU DISCLOSE.

PURCHASE, CONSTRUCTION, REHABILITATION, IMPROVEMENT OR REFINANCING OF A ONE-TO-FOUR FAMILY RESIDENCE.

UNDER THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977, IT IS UNLAWFUL FOR A FINANCIAL INSTITUTION TO MAKE A LOAN OR TO OFFER LESS FAVORABLE TERMS THAT NORMAL (SUCH AS HIGHER INTEREST RATE, LARGER DOWN PAYMENT OR SHORTER MATURITY) BASED ON ANY OF THE FOLLOWING CONSIDERATIONS:

Signature & Date:

Signature & Date:

Signature & Date:

Signature & Date:

CHARO Community Development Corporation

AUTHORIZATION FOR CREDIT REPORT

I/(We) hereby give our consent to CHARO Community Development Corporation and its affiliates, authorization to obtain any and all credit information from all major credit bureaus on my behalf for review of all credit and financial obligations and any other credit matters which they may require in connection with our application for a loan. This form may be reproduced or photocopied and that copy shall be as effective consent as the original, which I/(we) have signed.

Signature & Date:

Signature & Date:

Print Name:

Print Name:

Address:

Address:

City, State, Zip:

City, State, Zip:

Social Security Number:

Social Security Number:

Date of Birth:

Date of Birth:

Loan Officer:

Date: