



EQUAL CREDIT OPPORTUNITY ACT NOTICE

IN ACCORDANCE WITH THE EQUAL CREDIT OPPORTUNITY ACT, PUBLIC LAW 93-495, YOU ARE ADVISED THAT "THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT" PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS, AGE (PROVIDED THAT THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT), BECAUSE ALL OR PART OF THE APPLICANTS 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 LENDER IS THE FEDERAL TRADE COMMISSION, EQUAL CREDIT OPPORTUNITY, WASHINGTON, DC 20580.

WE, THE UNDERSIGNED PURCHASERS, HEREBY ACKNOWLEDGE RECEIPT OF A COPY OF THE ABOVE NOTIFICATIONS.

DATE

APPLICANT

CO-APPLICANT