

# EMIGRANT /// FUNDING

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## FAIR LENDING POLICY - BROKER ACKNOWLEDGEMENT

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It is against this company's policy to discriminate against a loan applicant or borrower because of race, color, religion, national origin, sex, marital status, handicap, familial status or age, the fact that all or part of an applicant's income comes from any public assistance program or because the applicant has exercised any right under the Consumer Credit Protection Act or any similar state law. Discrimination is also prohibited based on military status or sexual orientation per New York Executive Law Section 296-a,

We do not refuse to make a loan to an applicant and do not discriminate against an applicant in the amount, interest rate, period of the loan or any other term or condition of a loan because of race, color, religion, sex, national origin, marital status, handicap, familial status, military status, sexual orientation or age of the applicant or anyone else involved in the transaction.

We do not pre-screen applicants on the basis of race, color, religion, sex, national origin, marital status, handicap, familial status, military status, sexual orientation or age of the applicant.

We take no action that would, on a prohibited basis, discourage a reasonable person from applying for a mortgage loan.

We avoid practices or policies that have a discriminatory effect.

We do not discriminate against joint applicants or other people who may be involved in the transaction including owners, lessees, tenants or occupants of the dwelling to be mortgaged or other dwellings in the vicinity.

We do not inquire about the applicant's birth control plans or practices. We do not inquire whether the applicant's income comes from alimony, child support or separate maintenance payments unless we have disclosed to the applicant that he or she need not reveal the income if it is not to be considered in approving the loan.

We are committed to non-discriminatory marketing. We make sure that our marketing practices and business relationships with developers and real estate brokers do not improperly restrict our clientele and exclude disadvantaged segments of the community.

### ACKNOWLEDGEMENT

I acknowledge receipt of EFC's Fair Lending Policy. I have read, and understand, EFC's Fair Lending Policy and agree to comply with the fair lending practices and policies contained herein, including, but not limited to New York Executive Law Section 296-a.

Broker Signature:

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By:

\_\_\_\_\_

Date

Title:

Company:

Address: