

WESTPORT MORTGAGE

ECOA NOTICE

Notice required under the Fair Credit Reporting Act

In compliance with the Fair Credit Reporting Act, we are informing you that an investigative report will be made. We are also informing you that you have a right to make a written request, within a reasonable period of time after you receive this notice, for an additional disclosure of the nature and scope of the investigation requested. To save you the trouble of writing, we are furnishing this additional information as follows:

The nature and scope of the investigation requested may include information obtained through personal interviews concerning residence verification, number of dependents, employment, occupation, general health, habits, reputation and mode of living.

Notice under the Equal Credit Opportunity Act

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 applicant's 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 a creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C, 20580, (202) 724-1140.

You, as a borrower, have the following rights when answering questions:

You do not have to reveal any information regarding courtesy titles; i.e., you do not have to state whether you are Miss, Mr., Mrs., or Ms. Your first name and surname (whether birth-given, obtained through marriage, or a combined surname) is sufficient.

You do not have to reveal any information regarding the receipt of alimony, child support, or separate maintenance income if you do not choose to have it considered as a basis for repaying this loan.

When answering questions pertaining to marriage, you need only reveal whether you are married, separated, or unmarried. (Unmarried includes single, divorced, or widowed.)

Certain information regarding your race/ national origin and sex will be asked. This information is requested by the Federal Government in order to monitor compliance with Federal anti-discrimination statutes, which prohibit creditors from discriminating against applicants for these reasons. You do not have to give this information; it is voluntary. If you choose not to furnish this information, you must initial the application in the space provided. Your decision will in no way affect the approval or rejection of your application.

Commitment Acknowledgement

I hereby acknowledge that the Lender will be bound to me/us only by a written commitment and that I/we the applicant(s) may not rely on non-written loan approval and/or verbal status reports.

ACKNOWLEDGEMENT

I do hereby certify that I have read and do understand the Notices set forth above, and that the Lender has notified me of my rights.

(Applicant)

(Date)

(Applicant)

(Date)