

ECOA NOTICE TO LOAN APPLICANT(S)

You are required to read this statement concerning the Equal Credit Opportunity Act of 1975 (ECOA) as amended, before our loan interviewer may commence taking your application. The reason for this is to enable Celtic Bank Corporation to comply with this law in a manner, which provides our customers with the best possible service. At the bottom of this notice you will be asked to sign and acknowledge that you have read it and are aware of your rights under this law. If you refuse to sign, the interviewer cannot proceed with the application.

1. It is the policy of Celtic Bank Corporation to comply with all applicable laws and regulations. Since you are about to request, in writing that we extend mortgage credit to you based on the information you are about to give, we want you to be aware of your rights under the Equal Credit Opportunity Act of 1975, as amended.
2. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the bases of race, color, religion, national origin, sex, marital status, age (providing 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.
3. The Federal agency that administers compliance with this law concerning our company is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580. (202) 724-1140.
4. Under this law there are only three (3) classes of marital status, and they are
 1. Unmarried, which includes anything, which is not the remaining two (2) choices.
 2. Married.
 3. Separated.We are not concerned with any other category.
5. If you are under legal obligation to anyone to pay alimony, child support, or separate maintenance, we are required to document the amount of any such obligation, and its duration, by requesting written evidence.
6. If you wish to claim as income the receipt of any income from sources other than your normal employment, you may do so. If such income is claimed and is to be evaluated in determining your eligibility for the requested credit, we will require written evidence of this income.
7. Solely for the purposes of monitoring our compliance with this law you will be asked for information on your race, national origin, sex, age or marital status. Your participation is voluntary and you need not answer if you do not care to.
8. When we have a completely documented application file, we will render our decision. If it should become unfortunately necessary to make an adverse decision, you are entitled to be informed, in writing, of such decision within thirty (30) days of the decision.

I acknowledge that I have read the above statement/notice and am aware of Celtic Bank Corporation's policies concerning the above-mentioned portion of the Equal Credit Opportunity Act.

Date Applicant

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