

## EQUAL CREDIT OPPORTUNITY ACT

APPLICATION NO: 0403170001

Date: 03/17/2004

PROPERTY ADDRESS: 1321 EASTPINE DRIVE  
Seaside, OR 97138

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 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 this company is the Federal Trade Commission, Pennsylvania 6th St. N.W. Washington, DC 20580

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

\_\_\_\_\_  
GARRISON W GREENWOOD (Applicant) (Date)

\_\_\_\_\_  
LINDA C GREENWOOD (Applicant) (Date)

\_\_\_\_\_  
(Applicant) (Date)

\_\_\_\_\_  
(Applicant) (Date)

## THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

DATE: 03/17/2004

COMPANY: FIRST AMERICAN CAPITAL RES. INC  
2152 DUPONT DRIVE # 101  
IRVINE,, CA 92612

APPLICATION NO: 0403170001

PROPERTY ADDRESS: 1321 EASTPINE DRIVE  
Seaside, OR 97138

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the agency noted below :

Department of Real Estate  
320 W. 4th St., Suite 350  
Los Angeles, CA 90013-1105

or

Department of Real Estate  
1515 Clay St., Suite 702  
Oakland, CA 94612-1402

I/we received a copy of this notice.

GARRISON W GREENWOOD

Date

LINDA C GREENWOOD

Date

# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD) ; and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I - General Information

1. Borrower(s) <b>GARRISON W GREENWOOD LINDA C GREENWOOD 1321 EASTPINE DRIVE Seaside, OR 97138</b>		2. Name and address of Lender/Broker <b>FIRST AMERICAN CAPITAL RES. INC 2152 DUPONT DRIVE # 101 IRVINE,, CA 92612 TEL: 800-790-2374 FAX: 949-900-2616</b>
3. Date <b>03/17/2004</b>	4. Loan Number <b>0403170001</b>	

## Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower	<b>GARRISON W GREENWOOD / SSN: 550-86-0854</b>	Date
Borrower	<b>LINDA C GREENWOOD / SSN: 571-62-2331</b>	Date