



**EQUAL HOUSING
OPPORTUNITY**

**We Do Business in Accordance With the Federal Fair
Housing Law**

(The Fair Housing Amendments Act of 1988)

**It is illegal to Discriminate Against Any Person
Because of Race, Color, Religion, Sex,
Handicap, Familial Status, or National Origin**

- In the sale or rental of housing or residential lots
- In the provision of real estate brokerage services
- In advertising the sale or rental of housing
- In the appraisal of housing
- In the financing of housing
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

1-800-669-9777 (Toll Free)
1-800-927-9275 (TTY)

**U.S. Department of Housing and
Urban Development
Assistant Secretary for Fair Housing and
Equal Opportunity
Washington, D.C. 20410**

NEW WAVE LOANS

Fair Lending Policy

As a lender, the primary function of New Wave Loans Residential, LLC is to make loans that are mutually beneficial to New Wave Loans Residential, LLC and its customers.

New Wave Loans Residential, LLC does not and will not practice "red-lining". That is, loans will not be denied based on location in a particular area within our trade area. Rather, each loan will be evaluated on sound credit factors.

It is the policy of New Wave Loans Residential, LLC to rigorously adhere to both the letter and spirit of the laws pertaining to the extension of credit and the regulation of lending. Examples of consumer laws include Truth in Lending, Fair Credit Reporting and Equal Credit Opportunity.

New Wave Loans Residential, LLC shall not discriminate against credit applicants on the basis of race, color, religion, national origin, sex, marital status, physical condition, handicap, familial status, developmental disability or age (provided the applicant has the capacity to contract), or 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.

New Wave Loans Residential, LLC will notify applicants of action taken on their applications.

NEW WAVE LOANS

Equal Housing Lender

We do Business in Accordance with Federal Fair Lending Laws

UNDER THE FEDERAL FAIR HOUSING ACT, IT IS ILLEGAL, ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, HANDICAP, OR FAMILIAL STATUS (HAVING CHILDREN UNDER THE AGE OF 18), TO:

Deny a loan for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling, or to deny any loan secured by a dwelling; or

Discriminate in fixing the amount, interest rate, duration, application procedures, or other terms or conditions of such a loan, or in appraising property.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

Assistant Secretary for Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Washington, DC 20410
For processing under the Federal Fair Housing Act

UNDER THE EQUAL CREDIT OPPORTUNITY ACT, IT IS ILLEGAL TO DISCRIMINATE IN ANY CREDIT TRANSACTION:

- On the basis of race, color, national origin, religion, sex, marital status, or age;
- Because income is from public assistance; or
- Because a right has been exercised under the Consumer Credit Protection Act.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20006