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To All Prospective Equity Prime Mortgage Clients:

This notice informs you of Equity Prime Mortgage, LLC ("Equity Prime Mortgage") policies regarding nondiscrimination and abusive lending practices. The executive management team, management, and staff of Equity Prime Mortgage are committed to the practices of fair lending. It is the policy of this company to make credit products available to all applicants who meet our business focus in a fair and consistent manner within the confines of safe and sound business practices.

Equity Prime Mortgage does not discriminate against any credit applicant on the basis of race, color, religion, national origin, marital status, age (providing the applicant is of legal age and has the capacity to enter into a binding legal contract), sex, disability, familial status, receipt of public assistance, or whether the individual has exercised in good faith any right under the Consumer Credit Protection Act, or on any other prohibited basis.

Equity Prime Mortgage also requires loan terms, rates and fees to be consistent with the borrower's qualifications, that borrowers have the ability to repay the obligation and that borrowers receive a tangible benefit from the loan transaction.

Equity Prime Mortgage expects the companies with whom it does business to adhere to similar nondiscriminatory and fair lending policies and practices throughout the lending process. The companies' policy extends to application procedures, pricing of loans or services, marketing practices, closing procedures, and compensation programs.

A handwritten signature in blue ink, appearing to read "KP Patel".

KP Patel  
Chief Executive Officer  
Equity Prime Mortgage LLC

A handwritten signature in blue ink, appearing to read "Eddy Perez".

Eddy Perez  
President  
Equity Prime Mortgage LLC

