



Notice to Inquirers and Loan Applicants

This disclosure is provided to you pursuant to Michigan Compiled Laws § 445.1065.

You have a right to submit a written application for a mortgage loan or a home improvement loan or to request written information concerning typical loan terms that we are currently offering on mortgage loans and home improvement loans. It is illegal to establish a minimum mortgage amount of more than \$10,000.00 or a minimum home improvement loan of more than \$1,000.00. It is illegal to deny a loan or vary the terms and conditions of a loan because of the racial or ethnic trends or characteristics of the neighborhood or the age of the structure, but not because of its physical condition. If your application for a loan is rejected, you have a right to a written statement of the reason for the rejection. If you are granted a loan but the amount required for down payment, the interest rate, term to maturity, application procedure, or other terms or conditions of the loan vary from terms or conditions offered in other neighborhoods, you have a right to a written statement of the reasons for the variation. The rights described in this notice are set forth in and limited by Michigan Compiled Laws § 445.1065.

If you believe that your rights under this act have been violated, you should contact the financial institutions bureau of the Michigan department of commerce. The current telephone number of the financial institutions bureau of the Michigan department of commerce as of the date of this disclosure is 517-284-8800 or 877-999-6442 (toll-free).