



**EQUAL CREDIT OPPORTUNITY ACT**

The Federal Equal Opportunity Act (15USC1691 ET. SEW) prohibits creditors from discrimination against equal credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to contract); to the fact that all or part of the applicant's income is derived from a public assistance program; or to the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency, which administers compliance with this law, is the FDIC, Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106.

**RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL**

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact the Loan Department located at First Nations Bank, 7757 W. Devon Avenue, Chicago, IL 60631 or by phone at (773) 594-5900 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**FLOOD INSURANCE AGREEMENT**

Regulations effective March 2, 1974 will not permit a lender to close a loan which is insured, guaranteed or regulated by the Federal Government on property located in an area having special flood hazards, and in which flood insurance has been made available under the National Flood Insurance Act of 1968, without flood insurance.

The undersigned agree that flood insurance will be 'purchased if the property is located in a special flood hazard area, and if flood insurance is available in the community. The undersigned further agree that, if the property is determined available (1) at the time the loan is closed or (2) after the loan is closed, that we will obtain and pay for such insurance in an amount at least equal to the existing loan balance.

If flood insurance is required as herein before provided we will make monthly payments to the holder of the note to pay the premiums for such insurance.

**DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You may pay for an additional appraisal for your own use at your own cost.

I/We acknowledge that I/We have been given a copy of this Disclosure.

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