

## FAIR LENDING STATEMENT

Fair Lending is the unbiased treatment of all customers. Fair Lending laws ensure that financial institutions provide fair and uniform services and credit decisions. The fair treatment of our current and potential customers is an integral part of our overall commitment to maintaining the highest standards of corporate responsibility. This extends to every aspect of a credit transaction, including not only how we review credit requests, but also our advertising, handling of pre-application inquiries, loan disbursements, and ongoing servicing of the loan.

Home Mortgage Alliance Corporation DBA as Sky Mortgage Wholesale Lending Solutions is committed to treating all individuals fairly and equitably in the conduct of its lending businesses in all jurisdictions where it conducts business. This commitment is part of our fundamental mission of providing quality financial services to existing and prospective customers in accordance with all applicable laws. In the United States, this principle is embodied in fair lending laws such as the Equal Credit Opportunity Act, the Fair Housing Act and applicable state laws. These laws require the equitable treatment of all credit applicants without regard to race, sex (including gender), sexual orientation, color, national origin, religion, age, marital status, disability, familial status, the fact that all or part of the applicant's income derives from public assistance programs or to the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Denying any person equal access to basic economic opportunities, such as home ownership or credit, is morally repugnant, has no place in our company, and will not be tolerated. Only through the efforts of all of us at HMAAC can we ensure that every applicant for credit receives fair and equitable treatment and that we have helped each member of the communities HMAAC serves reach his or her fullest potential.

## **FAIR LENDING LAWS**

### **Equal Credit Opportunity Act (ECOA)**

This law affects every phase of the lending process and prohibits discrimination on the basis of:

- Age
- Color
- Sex (including gender)
- Marital status
- National origin
- Race
- Religion
- Exercising rights under the Consumer Credit Protection Act
- Receipt of public assistance

The provisions of the ECOA make it illegal to discourage an applicant, decline a request for, or terminate a loan based on any of the factors listed above.



### **Fair Housing Act (FHA)**

This law prohibits discrimination in the sale, rental, and financing of property based on:

- Handicap / Disability
- Familial status (for example, the presence of children in the household)
- Sex / Gender
- National origin
- Race or color
- Religion
- Sexual orientation, gender identity and marital status are also considered protected groups for housing under rules adopted by the Department of Housing and Urban Development (HUD)

### **Americans With Disabilities Act (ADA)**

This law prohibits discrimination against qualified individuals with disabilities, ensuring that they have equal access to goods and services offered by private businesses.

### **Civil Rights Act of 1866**

This law guarantees equal rights to purchase real estate and personal property to all people, regardless of race.

### **Home Mortgage Disclosure Act (HMDA)**

This law requires financial institutions to report information about the home loans they originate or purchase, as well as applications that don't result in loans (*e.g.*, an application that's ultimately denied). They must publish this information annually to allow the public and federal regulators to determine the institution's responsiveness to the community's needs. The type of information they must publish includes, but is not limited to:

- Income
- Race
- Ethnicity
- Gender
- Geographic area

Acknowledgment and Understanding of Fair Lending Laws:

Principal : \_\_\_\_\_

Date \_\_\_\_\_