



EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits discrimination against credit applicants on the basis of sex and marital status. The Act also extends this protection to race, color, religion, national origin, age, whether all or part of the applicant's income is derived from any public assistance program, or if the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency which administers compliance with this law concerning this mortgage corporation is the Federal Trade Commission, Gelman Building, 2120 "L" Street N.W., Washington, DC 20037.

As a part of processing your loan application for a real estate loan America's MortgageBanc Corp. will request a consumer report bearing on your credit worthiness, credit standing and credit capacity. This notice is given pursuant to the Fair Credit Reporting Act of 1970, Section 622, inclusive. You are entitled to such information within 60 days of written demand to the credit reporting agency utilized, pursuant to Section 606(b) of the Fair Credit Reporting Act.

This also acknowledges that I/We have received the "Settlement Costs and Helpful Information" handbook and, if we are applying for an adjustable rate mortgage, the booklet entitled "Consumer Handbook on Adjustable Rate Mortgages."

Receipt of Information and Acceptance of Documents

furthermore, all documents supplied by me (us) at my (our) expense including an appraisal are returnable to me (us) or my (our) designee upon request to the address and/or phone number listed below without further expense (except those provided by law). However, this does not change my obligation to pay a commission should the loan be approved and I (we) do not accept it.

Notice to Applicant of Right to Receive Copy of Appraisal Report

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive a written request from you. Please contact us at the address and phone number listed below.

_____	_____	_____
Borrower	Address	Date

_____	_____	_____
Borrower	Address	Date

_____	_____	_____
America's MortgageBanc Corp.		Date

Word: ECOA 8/99