

## THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

### FAIR LENDING NOTICE

#### LOAN INFORMATION

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Date Prepared: Apr 30, 2011  
Application Number: 1022544  
Applicant(s): Amit Khosla, Priya Khosla  
Lender: All Lenders Inc.  
Lender's Address: 540 Tolstoy Lane, San Francisco, CA 94010

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It is illegal to discriminate in the provision of or in the availability of financial assistance for the purpose of purchasing, constructing, rehabilitating, improving, or refinancing housing accommodations due, in whole or in part, to the consideration of:

1. Conditions, characteristics or trends in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate that consideration of these conditions in the particular case is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance for the purpose of purchasing, constructing, rehabilitating, improving, or refinancing a housing accommodation.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one-to four-unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the agency noted below:

The Department of Financial Institutions  
300 South Spring Street  
Suite 15513  
Los Angeles, CA 90013  
Telephone: 213-897-2085

I/We have received, read, and understood this Fair Lending Notice.

Amit Khosla                      5/12/2010  
Amit Khosla                      Date

Priya Khosla                      5/12/2010  
Priya Khosla                      Date