



## CREDIT DISCLOSURE

The Federal Equal Credit Opportunity Act and the New York Fair Credit Reporting Act require that the applicant be given the following notices and disclosures:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the ability to enter into a legally binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Comptroller of the Currency, Consumer Examination Division, Washington, DC 20219.

A consumer credit report or reports will be requested from one or more consumer reporting agencies (credit bureaus) in connection with your application. Subsequent consumer credit reports may be requested or used in connection with this update, renewal or extension of the credit requested by this application. If you request, you will be informed whether any consumer credit report was requested and, if so, of the name and address of the consumer reporting agency which furnished the report.

Valley Mortgage Company, Inc. will arrange for your credit application to be processed through CBR Mortgage Services, P.O. Box 388, Burnt Hills, New York 12027 (800-634-4388). CBR Mortgage Services may contact you in reference to preparing a credit report on your behalf. You will be required to provide the credit bureau with credit information including account numbers, balances and monthly payments for open mortgages and all revolving and installment accounts. You may also be requested to provide residency and employment history for the past two years.

Agreed and Accepted:

Printed:

Signature: \_\_\_\_\_ DATE: \_\_\_\_\_

Printed:

Signature: \_\_\_\_\_ DATE: \_\_\_\_\_