

WHAT'S PREVENTING YOU FROM GETTING A HOME LOAN?



TAKE ACTION AGAINST LENDING DISCRIMINATION.

Some hurdles are expected in the race to purchase a home. But if you feel that you've been denied financing of a home because of race, color, national origin, religion, sex, familial status or disability, or because of the racial or ethnic composition of your neighborhood, that's against the law. Report it to HUD or your local fair housing center.

Visit hud.gov/fairhousing or call the HUD Hotline **1-800-669-9777** (English/Español)

FAIR HOUSING IS YOUR RIGHT. USE IT!



A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit www.hud.gov/fairhousing.

FAIR LENDING PROJECT

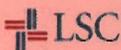
COMMUNITY LEGAL SERVICES OF MID-FLORIDA (CLSMF)

Our mission is to create equal opportunity in lending for all persons through education, investigation, and enforcement. CLSMF provides a full range of fair lending services in the following counties: Brevard, Citrus, Flagler, Hernando, Lake, Marion, Orange, Osceola, Putnam, Seminole, Sumter, Volusia.

- Community education presentations which explain the rights and responsibilities of renters and home buyers under fair lending laws;
- Investigations of discriminatory lending practices;
- Assistance with processing fair lending complaints;
- Referrals of discrimination cases to attorneys for legal representation.

This brochure is a publication of CLSMF's FAIR LENDING / MORTGAGE RESCUE PROJECT, made possible by a Fair Housing Initiative Program grant from the US Department of Housing and Urban Development. The information in this brochure is for general education only, and is not intended to be used to solve individual problems, nor should it replace the advice of an attorney. The law which supports conclusions contained herein is subject to change.

The mission of CLSMF is to provide access to justice through high quality legal assistance to low-income persons.



COMMUNITY
LEGAL SERVICES
of MID-FLORIDA

BREVARD*: 1-866-469-7444

CITRUS & SUMTER

106 N. Osceola Avenue, Inverness, FL 34450

CITRUS: (352) 726-6592

SUMTER: 1-800-984-2918

FLAGLER: 1-800-405-1417

HERNANDO: 1-866-801-5566

LAKE: (352) 343-6351

226 West Main Street, Tavares, FL 32778

MARION: (352) 629-6257

1610 SE 36th Avenue, Ocala, FL 34471

ORANGE*: (407) 841-7777

122 E. Colonial Drive, Suite 200, Orlando, FL 32801

OSCEOLA: (407) 933-1791

800 North Main Street, Kissimmee, FL 34744

PUTNAM: (386) 385-0928

216 S. 6th Street, Palatka, FL 32177

SEMINOLE*: (407) 322-6673

315 Magnolia Avenue, Sanford, FL 32771

VOLUSIA: (386) 258-5600

128 Orange Avenue, Daytona Beach, FL 32114

Client toll-free number: 1-800-363-2357

ADMINISTRATIVE OFFICE: (386)523-9181

**Certain legal services not offered*

info@clsmf.org

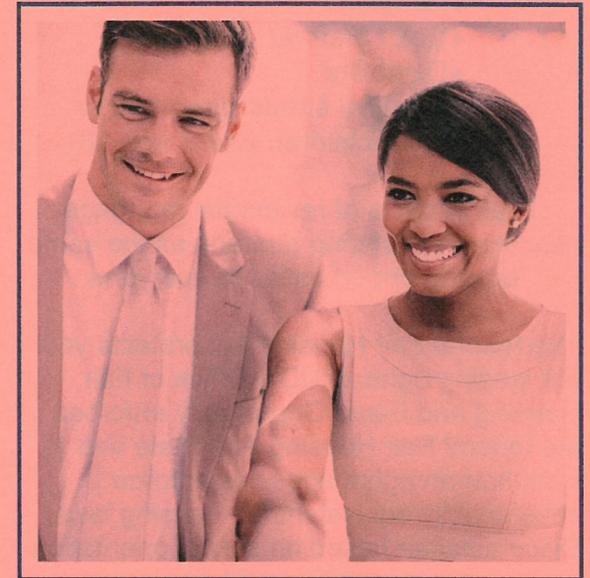
Apply for help online at:

www.clsmf.org



COMMUNITY
LEGAL SERVICES
of MID-FLORIDA

FAIR LENDING PROJECT



Fair Lending



FAIR LENDING

The Fair Housing Act prohibits mortgage lenders from considering your:

- ◆ Race
- ◆ Color
- ◆ National origin
- ◆ Religion
- ◆ Sex / Gender
- ◆ Disability
- ◆ Familial status (pregnant or with children under age 18)

in all aspects of residential mortgage lending. Fair lending guarantees the same lending opportunities to everyone.

The federal Fair Housing Act protects your fair lending rights. HUD's Office of Fair Housing and Equal Opportunity enforces the federal Fair Housing Act. State and local human rights agencies enforce substantially equivalent fair housing laws. Discrimination based on sexual orientation and gender identity is prohibited in some local jurisdictions, including Orange County and Orlando.

The Equal Credit Opportunity Act prohibits discrimination on the basis of race, color, religion, national origin, sex, age, marital status, and public assistance status.

Who Can Commit Lending Discrimination?

- ◆ Lender
- ◆ Real Estate Agent
- ◆ Mortgage broker
- ◆ Appraiser
- ◆ Loan servicer
- ◆ Title company

Examples of Lending Discrimination:

- Refusing to provide information on mortgage loans to a borrower, because of the person's race, color, religion, gender, national origin, familial status or disability.
- Offering different terms on a mortgage loan, such as offering borrowers of different races who have equal qualifications different interest rates, down payments, points, or fees.
- Requiring that equally qualified borrowers meet different conditions in order to obtain a mortgage loan, such as different credit scores, debt-to-income ratios or income verifications.
- Steering an applicant towards a bad mortgage loan product because of their protected class.
- Providing inferior servicing of a mortgage loan, such as not reporting timely payments.
- Treating a borrower differently when the borrower is in default, by refusing to modify a loan, or by foreclosing on a loan because of the person's protected class.
- Treating bank-owned properties in minority areas differently than those in nonminority areas.
- Using different standards for pooling or packaging a loan in the secondary market.
- "Redlining," or refusing to provide credit to an area because of the racial makeup of the area.

What To Do If You Experience Lending Discrimination

Keep a written record of all attempted and actual contacts and conversations with the lender, real estate agent, mortgage broker, appraiser, loan servicer or title company.

Keep all documents, including loan applications, letters of denial and other materials related to the discriminations.

You can contact:

Community Legal Services of Mid-Florida
407-841-7777 x2106
Email: fairlending@clsmf.org

Florida Commission on Human Relations
800-342-8170
Email: fchrinfo@fchr.myflorida.com
Website: www.fchr.state.fl.us

HUD's Fair Housing Enforcement Center
800-440-8091
Email: fhwebmanager@hud.gov
Website: www.hud.gov/offices/fheo

Filing a complaint does not affect your current mortgage loan.

Report Fair Lending Violators!

