

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data concerning our real estate mortgage lending is available for review online. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information concerning loan approvals and denials. This data is available online at the Consumer Financial Protection Bureau's website, <u>www.consumerfinance.gov/hmda</u>. HMDA data for many other financial institutions is also available at this website.

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