NOVA® Home Loans Fair Lending Statement

NOVA® Home Loans is committed to assisting all of our customers obtain financial security by providing exceptional service while offering a wide range of mortgage, insurance and investment products. We achieve this through adherence to consumer protection laws, among these the Equal Credit Opportunity Act and the Fair Housing Act, designed to protect the fundamental right of all individuals to access housing, credit and business services free of discrimination and with appropriate accommodations.

As an organization, NOVA® is thoroughly invested in a compliance culture and expects all officers, managers and employees to conduct business in accordance with the letter, spirit and intent of consumer protection laws, and to refrain from illegal, dishonest or unethical actions. Any type of discrimination on the basis of sex, marital status, age, race, religion, color, national origin, familial status, disability, sexual orientation or receipt of public assistance income in any business transaction is strictly prohibited and subject to disciplinary action.

NOVA® is committed to the principle that every customer receives fair and equal treatment throughout the loan application and decision process. It is through the efforts of all of us at NOVA® that we ensure the fair and equal treatment of all our customers.

N D V A[®] HOME LOANS

www.NovaHomeLoans.com

NOVA® Financial & Investment Corporation, DBA NOVA® Home Loans NMLS 3087 / EQUAL HOUSING OPPORTUNITY / AZ BK 0902429 / Corporate Branch: 800.955.9125 - 6245 E. Broadway Blvd, Ste. #400; Tucson, AZ 85711. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act #4131230. Also licensed by the CA-DBO under the CFL #6036566. Loans made or arranged pursuant to a California Financing Law Licensed by the Pennsylvania Department of Banking and Securities. NOVA® is licensed in multiple states, visit www.nmlsconsumeraccess.org.