



LEGAL

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You agree to indemnify, defend, and hold harmless Ace Mortgage Funding, LLC, its affiliates, and suppliers from any liability, loss, claim, and expense (including attorneys' reasonable fees) related to your violation of this Agreement.

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CHANGES TO AGREEMENT ACE MORTGAGE FUNDING, LLC

Ace Mortgage Funding, LLC may modify this Agreement at any time and such modifications shall be effective immediately upon posting of the modified Agreement. Accordingly, you agree to review the Agreement periodically, and your continued access or use of this Site shall be deemed your acceptance of the modified Agreement.

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; race, gender, and income of applicants and borrowers; and information about loan approvals and denials. You may inquire about our HMDA data at the following address:

*Attn: Jeremiah M. Wean
Ace Mortgage Funding, LLC
7820 Innovation Boulevard, Suite 300
Indianapolis, IN 46278*

1-877-223-9975

Equal Credit Opportunity Act (ECOA)

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capability to enter into a 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. If you have any questions regarding your rights, or if you wish to file a complaint, please contact the management of this financial institution or:

*The Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580*

THE FAIR HOUSING ACT

The Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988. It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status (having one or more children), or national origin:

- In the sale or rental of housing residential lots.
- In advertising the sale or rental of housing.
- In the financing of housing.
- In the appraisal of housing.
- In the provision of real estate brokerage services

Blockbusting is also illegal.

Anyone who feels he or she has been discriminated against should send a complaint to:

*U.S. Department of Housing and Urban Development
Assistant Secretary for Fair Housing and Equal Opportunity
Washington, DC 20410*

State of California: The Housing Financial Discrimination Act of 1977 Fair Lending Notice / The Holden Act

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

- Trends, characteristics, or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid unsafe and unsound practice, or
- 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.

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. In addition, these provisions govern financial assistance for the improvement or rehabilitation of an owner-occupied or investor-owned one-to-four unit dwelling.

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

*Department of Corporations
320 West 4th Street, Suite 750
Los Angeles, CA 90013-1105*

LICENSING

See more licensing information by state.

MISCELLANEOUS

This Agreement and the resolution of any dispute related to this Agreement or this Site shall be governed by and construed in accordance with the laws of California without giving effect to any principles of conflicts of law. Failure by Ace Mortgage Funding, LLC or its affiliates to insist upon strict enforcement of any provision of this Agreement shall not be construed as a waiver of any provision or right. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of this Site or this Agreement must be filed within one (1) year after such claim or cause of action arose or be forever barred. Any legal action or proceeding between Ace Mortgage Funding, LLC and/or its affiliates and you related to this Agreement shall be brought exclusively in federal district court.