

**MORTGAGE LOAN
AND
HOME IMPROVEMENT LOAN**

CREDIT GRANTING CRITERIA

Notice to Inquirers and Loan Applicants:

You have a right to submit a written application for a Mortgage Loan or a Home Improvement Loan or to request written information concerning typical loan terms that we are currently offering on Mortgage Loans and Home Improvement Loans. It is illegal to establish a minimum mortgage amount of more than ten thousand dollars (\$10,000) or a minimum home improvement loan of more than one thousand dollars (\$1,000). It is illegal to deny a loan or vary the terms and conditions of a loan because of the racial or ethnic trends or characteristics of the neighborhood or the age of the structure, but not because of its physical condition. If your application for a loan is rejected, you have the right to a written statement of the reason for the rejection. If you are granted a loan, but the amount required for a down payment, the interest rate, term to maturity, application procedure, or other terms or conditions differ from those offered in other neighborhoods, you have a right to a written statement of the reasons for the variation. The rights described in this notice are set forth in and limited by Act 135 of the Michigan Public Acts of 1977. If you believe that your rights under this act have been violated you should contact your mortgage department at (906) 428 – 3535.

You may also register complaints with:

Financial Institutions Bureau
Research & Consumer Services Division
P.O. Box 30224
Lansing, MI 48909

Offices of Financial and Insurance Services
Division of Financial Institutions
(517) 373-3460

**First Bank, Upper Michigan
Member FDIC**