



**FAIR
HOUSING
COUNCIL
OF OREGON**

(800) 424-3247
www.fhco.org

There are several laws that protect you when you apply for a loan or attempt to buy a house. Understanding your rights will make you more aware of potential problems as you take steps to reach your dream of home ownership.

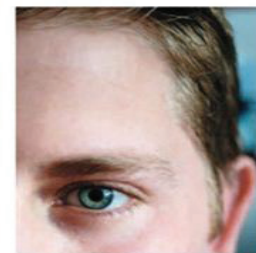
The following are examples to help you understand your rights and help you understand what fair lending discrimination might look like for the different protected classes:

- You know you qualify for a standard loan but you are told that you don't qualify for a "conventional" loan and you are offered a loan that charges you a higher interest rate;
- You are denied the opportunity to receive information over the phone until you prove you are "legal" or provide your social security number. You are told that you will only qualify for a loan if you pay additional "points" or fees;
- A loan officer asks you questions about religion or could tell you had a different religion based on the way you were dressed;
- You are told you can't apply for a loan while you are on maternity leave;
- You are informed an insurance company will not insure a home until a woman "returns" to work even if she is on paid maternity leave;
- A loan officer discourages you from getting a loan because it's expensive for your growing family;
- A loan officer asks questions about your marital status and/or asks if you plan to have children;
- A loan officer says that you can't use your disability payments to qualify for a loan because you can't prove that you will continue to receive income.

Report discrimination (800) 424-3247 x2
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The work that provided the basis for this publication was supported by funding under a grant with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Federal Government.

**YOUR CREDIT STATUS
WILL AFFECT YOUR
ABILITY TO BUY A HOUSE.**



**YOUR RACIAL STATUS
SHOULD NOT.**

FAIR LENDING

The Fair Housing Act protects every person in the United States. Your lending rights should not be affected by discrimination. It's against the law for a lender to turn you down for a loan or treat you differently from others because of your protected class: the country where you were born, your skin color or race, your religion, gender, familial status or your disability.

WHAT CAN YOU DO?

- Contact a HUD approved housing counselor. Go to www.hud.gov.
- Keep records of all documents from banks or servicers – notes, notices, receipts, phone messages, contracts, letters, etc.
- Get names and numbers of people involved.
- A bank or servicer of a loan is required to dedicate personnel to assist you by phone.
- Get numbers – date of the incident, address where it happened, costs.

The Fair Housing Council of Oregon is here to help! If you think you have faced discrimination, or if you would like more information about your rights, you may call our hotline at (800) 424-3247 x2 or visit our website at www.fhco.org. All of our services are free and confidential.



**EQUAL HOUSING
OPPORTUNITY**



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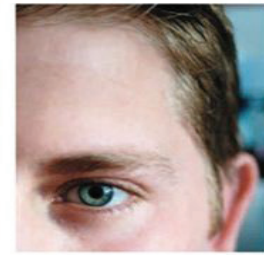
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