



Fair Lending

Fair Lending Statement

OAKTREE FUNDING CORPORATION does not tolerate any form of discrimination in the lending activities of our officers, employees, agents, or third-parties with whom we deal. Our integration of fair lending principles into our corporate policies and procedures, lending operations, marketing efforts, third-party lending relationships and our staff's consistent awareness of this commitment will continue to reinforce our dedication to providing equal access to credit and equal treatment of all credit applicants.

As part of our commitment to provide fair lending, OAKTREE FUNDING CORPORATION requires its' officers, employees, agents, and third-parties with whom we deal to act in accordance with the letter and spirit of all fair lending laws and regulations by performing all aspects of lending (including the marketing of credit products, the application process, making of credit decisions, servicing, collection, and foreclosure activities) without regard to:

- Sex;
- Marital status;
- Race;
- Color;
- Creed;
- Religion;
- National origin;
- Age (provided the applicant has the capacity to enter into a binding contract);
- Disability (including the use of a guide or support animal);
- Familial status (including family responsibilities and child bearing potential);
- Military status;
- Political affiliation;
- Sexual Orientation;
- Receipt of public assistance or unemployment, or
- Good faith exercise of any rights under the Consumer Credit Protection Act; or

Additionally, all aspects of lending must be in compliance with all Federal and State Statutes and Regulations.

Lender Guidelines

Forms of discrimination recognized by law include not only overt discrimination based on one or more of the above-referenced prohibited bases, but also includes the disparate (different or unequal) treatment of or practices and/or policies that have an adverse impact on any person(s) (even if unintentional) based on any of the above referenced prohibited bases. Specifically, a lender may not, with respect to any prohibited factor:

- Fail to provide information or services or provide different information or services regarding any aspect of the lending process, including credit availability, application procedures, or lending standards;

- Discourage or selectively encourage applicants with respect to inquiries about or applications for credit;
- Refuse to extend credit or use discriminatory standards in determining whether to extend credit;
- Vary the terms of standard credit products offered, including the amount, interest rate, duration, or type of loan to the detriment of the applicant;
- Use discriminatory standards to evaluate collateral;
- Treat a borrower differently in servicing a loan or invoking default remedies to the detriment of the applicant;
- Use discriminatory standards for pooling or packaging a loan in the secondary market;
- Automatically requires the cosigning of a spouse on a loan; or
- Discriminate against any applicant(s) in the case of applications for credit for the purchase, acquisition, construction, rehabilitation, repair, or maintenance of any housing accommodation, land or commercial space because of the prohibited factors associated with:
 - The applicant(s);
 - Any member, stockholder, director, officer, or employee of such applicants(s); or
 - The prospective occupants or tenants of such housing accommodations, land, or commercial space;
- Discriminate in the granting, withholding, extending, renewing, or in the fixing of rates, terms or conditions of, any form of credit;
- Use any form of application for credit or make any record or inquiry which expresses, directly or indirectly, any limitation, specification or discrimination with respect to any prohibited factor;
- Make any inquiry of an applicant concerning his or her capacity to reproduce, or his or her use or advocacy of any form of birth control or family planning;
- Refuse to consider sources of an applicant's income or to subject an applicant's income to discounting, in whole or in part; or
- Discriminate against a married person because such person neither uses nor is known by the surname of his or her spouse.

A lender may not express, orally or in writing, a preference based on prohibited factors or indicate that it will treat applicants differently on a prohibited basis.

A lender may not discriminate on a prohibited basis because of the characteristics of:

- A person associated with a credit applicant (e.g., a co-applicant, spouse, business partner, or live-in aide); or

The present or prospective occupants of the area where property to be financed is located.

