



## **Equal Credit Opportunity Act (ECOA) Notice**

### **Prime 1 Lending Inc. Equal Credit Opportunity Act (ECOA) Notice**

Effective Date: July 2024

Prime 1 Lending Inc. is committed to providing equal credit opportunities to all applicants in compliance with the Equal Credit Opportunity Act (ECOA) and Regulation B. We do not discriminate against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity 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.

### **Your Rights Under the ECOA**

- **Non-Discrimination:** You have the right to apply for credit without being discriminated against based on race, color, religion, national origin, sex, marital status, age, receipt of public assistance, or exercise of consumer protection rights.
- **Notification of Action:** If your credit application is denied, or if you are offered credit on terms substantially less favorable than those requested, you have the right to be provided with a notice of the action taken and the reasons for such action.
- **Right to Information:** If you are denied credit, you have the right to request the specific reasons for the denial within 60 days of receiving the notification. We will provide the reasons in writing within 30 days of your request.
- **Right to Access Your Credit Report:** You have the right to a free copy of your credit report from the credit reporting agency if your application was denied based on information in the report.

### **How to Exercise Your Rights**

If you believe you have been discriminated against in any aspect of a credit transaction, you can contact the following:

#### **Prime 1 Lending Inc. Compliance Department**

- Email: [compliance@prime1lending.com](mailto:compliance@prime1lending.com)
- Phone: 323-742-1523
- Address: 8549 Wilshire Blvd, Ste 3348, Beverly Hills, CA 90211

NMLS ID: **2621601**

8549 Wilshire Blvd, STE 3348, Beverly Hills, CA 90211  
(323)742-1523



You can also file a complaint with the Consumer Financial Protection Bureau (CFPB) at [www.consumerfinance.gov](http://www.consumerfinance.gov) or by calling (855) 411-2372.

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