

# FAIR LENDING

The Fair Housing Act prohibits mortgage lenders from considering your:

- ◆ Race
- ◆ Color
- ◆ National origin
- ◆ Religion
- ◆ Sex / Gender
- ◆ Disability
- ◆ Familial status (pregnant or with children under age 18)



in all aspects of residential mortgage lending. Fair lending guarantees the same lending opportunities to everyone.

The federal Fair Housing Act protects your fair lending rights. HUD's Office of Fair Housing and Equal Opportunity enforces the federal Fair Housing Act. State and local human rights agencies enforce substantially equivalent fair housing laws. Discrimination based on sexual orientation and gender identity is prohibited in some local jurisdictions, including Orange County and Orlando.

The Equal Credit Opportunity Act prohibits discrimination on the basis of race, color, religion, national origin, sex, age, marital status, and public assistance status.

## Who can commit Lending Discrimination?

- ◆ Lender
- ◆ Real Estate Agent
- ◆ Mortgage broker
- ◆ Appraiser
- ◆ Loan servicer
- ◆ Title company

## Examples of Lending Discrimination:

Refusing to provide information on mortgage loans to a borrower, because of the person's race, color, religion, gender, national origin, familial status or disability.

Offering different terms on a mortgage loan, such as offering borrowers of different races who have equal qualifications different interest rates, down payments, points, or fees.

Requiring that equally qualified borrowers meet different conditions in order to obtain a mortgage loan, such as different credit scores, debt-to-income ratios or income verifications.

Steering an applicant towards a bad mortgage loan product because of their protected class.

Providing inferior servicing of a mortgage loan, such as not reporting timely payments.

Treating a borrower differently when the borrower is in default, by refusing to modify a loan, or by foreclosing on a loan because of the person's protected class.

Treating bank-owned properties in minority areas differently than those in nonminority areas.

Using different standards for pooling or packaging a loan in the secondary market.

"Redlining," or refusing to provide credit to an area because of the racial makeup of the area.

## What to do if you experience lending discrimination

Keep a written record of all attempted and actual contacts and conversations with the lender, real estate agent, mortgage broker, appraiser, loan servicer or title company.

Keep all documents, including loan applications, letters of denial and other materials related to the discriminations.

### You may contact :

Community Legal Services of Mid-Florida  
407-841-7777 x2117  
Email: [fairlending@clsmf.org](mailto:fairlending@clsmf.org)

Florida Commission on Human Relations  
800-342-8170  
Email: [fchrinfo@fchr.myflorida.com](mailto:fchrinfo@fchr.myflorida.com)  
Website: [www.fchr.state.fl.us](http://www.fchr.state.fl.us)

HUD's Fair Housing Enforcement Center  
800-440-8091  
Email: [fhwebmanager@hud.gov](mailto:fhwebmanager@hud.gov)  
Website: [www.hud.gov/offices/fheo](http://www.hud.gov/offices/fheo)

## Filing a complaint does not affect your current mortgage loan.



## FAIR LENDING PROJECT

### COMMUNITY LEGAL SERVICES OF MID-FLORIDA, (CLSMF)

Our mission is to create equal opportunity in lending for all persons through education, investigation, and enforcement. CLSMF provides a full range of fair lending services in Orange and Osceola Counties.

- Community education presentations which explain the rights and responsibilities of renters and home buyers under fair lending laws;
- Investigations of discriminatory lending practices;
- Assistance with processing fair lending complaints;
- Referrals of discrimination cases to attorneys for legal representation.

This brochure is a publication of CLSMF's FAIR LENDING / MORTGAGE RESCUE PROJECT, made possible by a Fair Housing Initiative Program grant from the US Department of Housing and Urban Development. The information in this brochure is for general education only, and is not intended to be used to solve individual problems, nor should it replace the advice of an attorney. The law which supports conclusions contained herein is subject to change.

The mission of CLSMF is to provide access to justice through high quality legal assistance to low-income persons.

### Community Legal Services of Mid-Florida Offices:

**\*BREVARD: 1-866-469-7444**

**CITRUS & SUMTER**

**106 N. Osceola Ave., Inverness, FL 34450  
(352) 726-6592 – CITRUS  
1-800-984-2918– SUMTER**

**FLAGLER: 1-800-405-1417**

**HERNANDO: 1-866-801-5566**

**LAKE— (352) 343-6351**

**226 West Main St., Tavares, FL 32778**

**MARION— (352) 629-6257**

**2300 SE 17th St. Suite 201  
Ocala, FL 34471**

**\*ORANGE — (407) 841-7777**

**122 E. Colonial Drive, Suite 200  
Orlando, FL 32801**

**OSCEOLA — (407) 933-1791**

**800 North Main St., Kissimmee, FL 34744**

**PUTNAM: (386) 385-0928**

**216 S. 6th Street, Palatka, FL 32177**

**\*SEMINOLE: (407) 322-6673**

**VOLUSIA — (386) 258-5600**

**128 Orange Ave., Suite 100,  
Daytona Beach, FL 32114**

**Client toll-free number: 1-800-363-2357**

**Florida Relay TTY calls Dial 711**

**Apply for help online at  
[applyforhelp.clsmf.org](http://applyforhelp.clsmf.org)**

**ADMINISTRATIVE OFFICE:  
(386)506-5396**

**[info@clsmf.org](mailto:info@clsmf.org)  
[www.clsmf.org](http://www.clsmf.org)**

**\*Offices currently not offering  
Family Law services**



**All CLSMF Offices are  
wheelchair accessible**



## Community Legal Services of Mid-Florida

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