

To All Prospective Crescent Mortgage Company Clients:

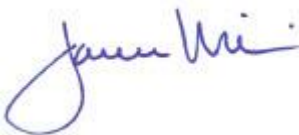
This notice informs you of Crescent Mortgage Company Mortgage Company policies regarding nondiscrimination and abusive lending practices.

The board of directors, management, and staff of Crescent Mortgage Company are committed to the practices of fair lending. It is the policy of this company to make credit products available to all applicants who meet our business focus in a fair and consistent manner within the confines of safe and sound business practices.

Crescent Mortgage Company does not discriminate against any credit applicant on the basis of race, color, religion, national origin, marital status, age (providing the applicant is of legal age and has the capacity to enter into a binding legal contract), sex, disability, familial status, receipt of public assistance, or whether the individual has exercised in good faith any right under the Consumer Credit Protection Act, or on any other prohibited basis.

Crescent Mortgage Company also requires loan terms, rates and fees to be consistent with the borrower's qualifications, that borrowers have the ability to repay the obligation and that borrowers receive a tangible benefit from the loan transaction.

Crescent Mortgage Company expects the companies with whom it does business to adhere to similar nondiscriminatory and fair lending policies and practices throughout the lending process. The companies' policy extends to application procedures, pricing of loans or services, marketing practices, closing procedures, and compensation programs.



Fowler C Williams, CMB  
President and Chief Executive Officer  
Crescent Mortgage Company  
NMLS ID 4247