

FAIR LENDING STATEMENT

Loan Star Funding LLC is committed to making available meaningful mortgage credit services to all existing and potential customers, within each of our diverse communities on a fair and equitable basis. This commitment is part of our mission of providing quality financial services in accordance with all applicable laws. These committed principles embodied in fair lending laws such as the Equal Credit Opportunity Act and the Fair Housing Act -require fair and equitable treatment of all credit applicants, without regard to race, sex, sexual orientation, color, national origin, religion, age, marital status, disability or other prohibited basis.

Denying any person equal access to basic economic opportunities, such as home ownership or credit, is unacceptable, and has no place in our company nor will it be tolerated of any business partner serving our customers or potential customers.

Loan Star Funding will strive to lead by example in assuring that fair lending principles are fully integrated into all of our corporate policies and procedures, our marketing efforts, and our relationships with third parties involved in the credit process.

We believe that our commitment to fair lending is strengthened by our equally strong commitment to our diverse workforce which continues to reflect the values, aspirations, and spirit of our multi-cultural communities, and thereby allows us to better understand and respond to the legitimate multi-faceted credit needs of our communities.

Through the efforts of every employee at Loan Star Funding, we can ensure that all applicants receive fair and equitable treatment.