

V. Lending — FHAct

- Comply with all instructions and orders issued by the FDIC with respect to its home loan practices (§338.9(b)).

Advertisements and Public Notices

1. If a printed advertisement of a loan for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling or any loan secured by a dwelling is used, determine whether the Equal Housing Lender or Equal Housing Opportunity logotype and legend are appropriately used.

NOTE: The Equal Housing Lender (symbol of house) with legend (the phrase “Equal Housing Lender”) or the Equal Housing Opportunity (symbol of house) with the legend (the phrase “Equal Housing Opportunity”) must be used together, respectively. (§338.3)

NOTE: This section may be satisfied in an oral advertisement by stating “Equal Housing Lender” or “Equal Housing Opportunity.”

2. Determine that the required Fair Housing Poster, either the Equal Housing Lender poster or HUD’s Equal Housing Opportunity poster is:
 - 11 x 14 inches in size;
 - Conspicuously displayed in a central location within the bank where deposits are received or residential real estate-related transactions are made (§338.4); and
 - The Equal Housing Lender poster contains the correct text in the proper format of §338.4(b) or 24 CFR Part 110.25(a) for HUD’s Equal Housing Opportunity poster.

References

The following can be found at the fair lending webpage:
<http://fdic01/division/dsc/cra/fairlending/flrr.html>

- Fair Housing Act, 42 USC §3601
- 12 CFR Part 338

Job Aids

Fair Lending Discussion Board
<http://wasiis102p/dcaqc/>