

# “We don’t make loans in Chinatown.”

*You won’t hear that.*

What you will hear is:

- Your debt to income ratios are too high.
- The appraisal said “inadequate collateral.”
- You need more money down.

Any time you’re denied a loan, or the terms and conditions are changed, you could be a victim of lending discrimination. Call and find out.



## **FAIR HOUSING IS THE LAW!**

The only way to stop discrimination is to fight it.  
If you suspect unfair housing practices, contact  
HUD or your local Fair Housing Center.