

HMDA DISCLOSURE STATEMENT AND HMDA LAR

Finance Factors Limited (FFL) HMDA data about our residential mortgage lending are available online for review at Consumer Financial Protection Bureau (CFPB) website ([Consumer Financial Protection Bureau \(consumerfinance.gov\)](https://consumerfinance.gov)). The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information visit the CFPB Website ([HMDA Data Publication \(cfpb.gov\)](https://cfpb.gov))."

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