



UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

TITLE VIII  
CONCILIATION AGREEMENT

between



(Complainants)

and

Wescom Central Credit Union  
Conor Murray  
(Respondents)

Approved by the FHEO Regional Director on behalf of the United States Department of  
Housing and Urban Development

HUD Case No.: 09-16-4705-8 (Title VIII)  
HUD Case Name: [Redacted] v. *Wescom Central Credit Union, et al.*  
HUD Date Filed: May 21, 2016

Effective Date of Agreement: 4/13/2017

Expiration Date of Agreement: 4/13/2018

**A. Parties**

Complainants

[REDACTED]

Santa Ana, CA 92705

Respondents

Wescom Central Credit Union  
123 S. Marengo Avenue  
Pasadena, CA 91101

Conor Murray  
5601 East La Palma Avenue  
Anaheim, CA 92807

**B. Complainants' Allegations and Respondents' Position**

**1. Complainants' Allegations:**

On or about May 31, 2016, [REDACTED] filed a complaint with the United States Department of Housing and Urban Development ("the Department") alleging that they were injured by discriminatory acts of Wescom Central Credit Union ("Wescom") and Conor Murray. Complainants alleged discrimination based on familial status.

Complainants alleged that they applied for a mortgage loan from Respondents on or about September 15, 2015, while [REDACTED] was on maternity leave and that Respondents violated Sections 804(a), 805, and 818 of Title VIII of the Civil Rights Act of 1968 as amended by the Fair Housing Act of 1988 ("the Act"), when Respondents declined to consider [REDACTED] income without a paystub indicating that she had returned to work after maternity leave.

**2. Respondents' Position:**

Respondents deny that they engaged in any of the discriminatory acts alleged in the Complaint. Respondents state, however, that they are committed to customer service and compliance with applicable federal laws. Respondents welcome the opportunity to improve their policies, procedures and employees training, and they desire to resolve this matter to the satisfaction of Complainants.

**C. Term of Agreement:**

3. This Conciliation Agreement ("Agreement") shall govern the conduct of the parties to it for a period of one (1) year from the effective date of this Agreement.

**D. Effective Date**

4. The parties expressly agree that this Agreement constitutes neither a binding contract under state or federal law nor a Conciliation Agreement pursuant to the Act, unless and until such time as it is approved by the Department, through the Office of Fair Housing and Equal Opportunity ("FHEO") Regional Director, or her designee.
5. This Agreement shall become effective on the date on which it was approved by the FHEO Regional Director, or her designee.

**E. General Provisions**

6. It is understood that Respondents deny any violation of law and that this Agreement does not constitute an admission by Respondents or evidence of a determination by the Department of any violation of the Fair Housing Act or any other law.
7. The parties acknowledge that this Agreement is a voluntary and full settlement of the disputed complaint. The parties affirm that they have read and fully understand the terms set forth herein. No party has been coerced, intimidated, threatened, or in any way forced to become a party to this Agreement.
8. The parties agree that the execution of this Agreement may be accomplished by separate executions of consent to this Agreement, the original executed signature pages to be attached to the body of the Agreement to constitute one document.
9. It is understood that the signature of Charles Thomas, Senior Vice President of Lending at Wescom, is made with the authority and on behalf of all Respondents.
10. This Agreement, after it has been approved by the FHEO Regional Director, or her designee, is binding upon Respondents, their employees, heirs, successors and assigns and all others in active concert with them in the ownership or operation of Wescom.
11. It is understood that, pursuant to Section 810(b)(4) of the Act, upon approval of this Agreement by the FHEO Regional Director, or her designee, it is a public document.
12. Respondents acknowledge that they have an affirmative duty not to discriminate under the Act, and that it is unlawful to retaliate against any person because that person has made a complaint, testified, assisted, or participated in any manner in a proceeding under the Act. Respondents further acknowledge that any subsequent retaliation or discrimination constitutes both a material breach of this Agreement, and a statutory violation of the Act.

13. This Agreement does not in any way limit or restrict the Department's authority to investigate any other complaint involving Respondents made pursuant to the Fair Housing Act, or any other complaint within the Department's jurisdiction.
14. No amendment to, modification of, or waiver of any provision of this Agreement shall be effective unless all the following conditions are met: (a) all signatories or their successors to the Agreement agree in writing to the amendment, modification, or waiver; (b) the amendment, modification, or waiver is in writing; and (c) the amendment, modification, or waiver is approved and signed by the FHEO Regional Director, or her designee.

**F. Mutual Release**

15. Complainants hereby forever waive, release, and covenant not to sue the Department or Respondents, their successors, heirs, executors, assigns, agents, employees, or attorneys with regard to any and all claims, damages, and injuries of whatever nature, whether presently known or unknown, arising out of the subject matter of HUD case number 09-16-4705-8, or which could have been filed in any action or suit arising from said subject matter.
16. Respondents hereby forever waive, release, and covenant not to sue the Department or Complainants, their successors, heirs, executors, assigns, agents, employees, or attorneys with regard to any and all claims, damages, and injuries of whatever nature whether presently known or unknown, arising out of the subject matter of HUD case number 09-16-4705-8, or which could have been filed in any action or suit arising from said subject matter. Complainants understand that the release in paragraph 16 is not a release of their obligations under the loan documents that Respondents execute or have executed in relation to the Refinance Loan.

**G. Relief for Complainants**

17. Respondents agree to refinance Complaint's existing home mortgage loan plus an additional estimated \$63,000 in cash out Refinance Loan, for a total of approximately \$675,000.00, under the following approximate terms which are specifically outlined in the Loan Documents and which have been disclosed to Complainants:
  - a. Complainants' loan will be refinanced at a fixed interest rate of 3% over thirty (30) years (estimated monthly payment of \$2845.83),
  - b. Complainants will not be required to escrow taxes or insurances,
  - c. Complainants will not be required to have private mortgage insurance,
  - d. Respondents will pay all closing costs, including but not limited to, cost of:
    - i. appraisal,
    - ii. title search,
    - iii. application fee,
    - iv. origination fee.

- e. Complainants are responsible before closing, to provide evidence that the property taxes are paid current and the homeowner's insurance policy is in force and has at least 3 months remaining coverage before policy expiration. If any amounts are due for property taxes or if a renewal or update is required for the homeowner's insurance policy, the Complainants are responsible for payment and to provide evidence of same at or before closing.

18. It is understood that Respondents have provided a written pre-approval to Complainants on March 17, 2017, and that Complainants signed a written Declaration in acceptance on March 21, 2017. The closing date of this loan is scheduled to be thirty days (30) days after the Complainants' signed Declaration.
19. Respondents agree to pay an estimated \$63,000 cash out on the Refinance Loan, which will be wired to [REDACTED] from the agreed upon escrow agent within fourteen (14) days of the closing of the loan. Respondents agree to, within twenty (20) days of the closing of the loan, provide a receipt of the escrow payment to the Department.

#### H. Relief in the Public Interest

20. Within twenty (20) days of the effective date of this agreement, Respondents shall deposit \$50,000 into a third-party, interest-bearing escrow account to be administered by an independent third party administrator. The deposit shall be made in the form of a certified or cashier's check. The sum of \$50,000 shall be available to pay damages to any borrower who may have been injured by violations of the Act regarding treatment of persons on, or scheduled to be on, pregnancy or parental leave ("Compensation Fund"). Any interest that accrues to the Compensation Fund shall become part of the Compensation Fund and be used and disposed of as set forth herein. Within thirty (30) days of the execution of the Agreement, Respondents shall provide the Department with verification of the deposit in the form of a statement or receipt from the escrow administrator.
21. An independent third party administrator ("the Administrator") shall administer the Compensation Fund. The Administrator shall not be part of or affiliated with Respondents or any of their subsidiaries. Respondents selection of an administrator is subject to approval by the Department. All costs associated with the administration of the Compensation Fund shall be paid by Wescom and shall not be paid with funds from the Compensation Fund.
22. Within sixty (60) days of the execution of this Agreement, the Administrator shall send a NOTICE TO APPLICANTS WHO APPLIED FOR A LOAN WHILE ON PREGNANCY OR PARENTAL LEAVE ("Notice"), which includes a claim form as shown in Appendix A, to all loan applicants (a) who were turned down by Respondents, or withdrew their application for a mortgage loan, between January 1, 2015, and December 31, 2015; (b) who were between the ages of 18 and 50 when their applications were submitted, (c) whose applications were not denied due to the

Conciliation Agreement

██████████ Wescom Central Credit Union, et al.  
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appraised value of the property to secure the mortgage, (d) whose applications were not denied due to the applicants' credit score, and (e) whose applications evidence a form of leave or disability income not related to social security disability or other disability not related to pregnancy or parental leave. The Notice shall define a "Qualifying Claimant" and explain the process for such Claimants to apply for a remedy in the sum of up to \$5,000. Within forty (40) days of the effective date of this Agreement, Wescom agrees to provide the last known name and address of each person due to receive a Notice. The Notice shall be mailed to the last known address of each applicant, and if any Notice is returned with a forwarding address, the Administrator shall promptly re-send the Notice to the forwarding address.

23. Within seventy-five (75) days of the effective date of the Agreement, the Administrator shall provide a certification to the Department and to Wescom that the Administrator sent the Notice in accordance with Paragraph 22.
24. Notice recipients shall have sixty (60) days after receipt of the Notice to submit a Claim to the Administrator. The date of receipt shall be the date of mailing plus an additional five (5) calendar days.
25. Within ten (10) days of the conclusion of the sixty (60) day period referenced in Paragraph 24, the Administrator shall provide Wescom and the Department a list of all Claims.
26. For each Claim, the Administrator shall make an initial determination as to whether the Claimant is entitled to a payment from the Compensation Fund. To authorize a payment, the Administrator must document in writing each of the following:
  - a. That the Claimant was pregnant and/or on, or planning to be on, or scheduled to be on, or expected to be on parental leave at the time of the Claimant's loan application with Respondents.
  - b. That the Claimant's loan application was impacted detrimentally because of his or her parental leave status. Such detrimental impact might be established by demonstrating that Respondents' staff member told a Claimant that he or she was not eligible for, or would be subjected to different terms and conditions of, a mortgage loan because he or she was on parental leave or pregnancy leave, or that he or she would have to return to work before being considered eligible for a mortgage loan, or that he or she would have to return to work before being able to close on a mortgage loan, or that the loan application was delayed unreasonably because of the parental leave or pregnancy leave status.
  - c. Claimant shall not be entitled to payment merely because Respondents acted to document the level and continuity of income before, during, and after pregnancy and/or parental leave as necessary and appropriate to qualify the borrower for the mortgage loan in a nondiscriminatory manner.

It is understood that income documentation is an important part of the loan underwriting process. If a borrower indicates that he or she will not be back at work by the time the first mortgage loan payment will be due, a lender may evaluate income received while on leave, in conjunction with the borrower's available liquid assets. If conducted in a non-discriminatory fashion, these actions do not entitle a Claimant to a payment from the Compensation Fund.

27. Respondents agree to provide any information they have within their possession or control that is necessary or important, or that the Administrator deems necessary or important, for consideration of a Claim.
28. If the Administrator concludes, and documents in writing that the standards required under Paragraph 26 above are satisfied, the Administrator shall tentatively approve the Claim.
29. Within one hundred and twenty (120) days of the Administrator sending the Notice, the Administrator shall provide Wescom and the Department a list of all Claims the Administrator has tentatively approved in accordance with the requirements of Paragraph 26 above. Wescom and the Department shall have thirty (30) days in which to review the Claims that the Administrator tentatively approved or denied and provide to the Administrator any written objections to the Administrator's tentative approval or denial of a claim. If either Wescom or the Department disputes, in writing, the Administrator's tentative approval of a claim, the Administrator shall, within ten (10) days provide any other factual information to Wescom and the Department that the Administrator believes should be considered by the parties.
30. Respondents and the Department will work cooperatively in an effort to resolve any disputed Claims based on the information provided by the Administrator or any other available information. In the event that the parties are unable to reach agreement as to whether a Claim or Claims should be approved, the FHEO Region IX Director, or her designee, will make the final determination.
31. Within ten (10) days of the determination of the status of all Claims, the Administrator shall mail each approved Claimant a copy of the Notice of Approved Claim and a Release, both contained in Appendix B of this Agreement, and shall send a copy of each Notice of Approved Claim to Wescom and the Department. If any Notice of Approved Claim is returned with a forwarding address, the Administrator shall promptly re-send the Notice to the forwarding address.
32. Within seventy-five (75) days of mailing the Notices of Approved Claims, the Administrator shall make a payment of \$5,000 from the Compensation Fund to each Claimant whose Claim was approved and who timely returned a signed Release. If the number of approved Claims exceeds ten (10), then the Compensation Fund will be divided evenly among the approved Claimants. The Administrator shall provide Wescom and the Department a full accounting, including copies of all Releases

received, checks sent, and letters to which no response was received or that were returned as undeliverable, within twenty (20) days of sending Claim payments.

33. Within eighty (80) days of mailing the Notices of Approved Claims, the Administrator shall transmit one half of the remaining balance of the Compensation Fund, up to \$25,000, to an organization that provides fair housing services to residents in the Respondents' service area. The organization selected by the Respondents to receive the remaining balance must be approved by the Department in advance of transmitting the remaining balance.
34. Respondents agree to comply with all applicable provisions of the Act. Respondents specifically agree that they will provide full and fair access to all home loan products regardless of an applicant's race, color, religion, sex, disability, national origin, or familial status. It is understood that familial status includes any person who is pregnant or is in the process of securing legal custody of any individual who has not attained the age of 18 years.
35. Respondents agree to allow an applicant on temporary leave, including parental leave, to be approved for Conventional, FHA, and VA mortgage loans without first returning to active work status. Respondents further agree that applicants on temporary leave, including parental leave, who will return to work prior to the date the first payment is due, may qualify for Conventional, FHA, and VA loans based on their full employment income, and that applicants for Conventional, FHA, and VA loans who will not return to work before the first payment is due may use verified liquid assets not otherwise required for loan approval in order to bridge any period in which the applicant receives less than his or her full employment income while on temporary leave. Respondents agree that they will accept documentation generated by the current employer confirming an applicant's eligibility to return to the current employer after temporary leave, whether provided by the applicant or the employer.
36. Respondents agree that if a disability Award letter does not state a termination date, they will presume that the disability income will continue and they will not require further documentation, such as a doctor's letter, to verify that the income will continue.
37. Respondent has updated its policies and procedures as a part of its normal policy updates and provided those policies to the Department during the investigation of this matter. Within thirty (30) days after they receive any comments on those policies, Respondents agree to update their temporary leave policies ("updated temporary leave policies"), and submit the updated temporary leave policies to the Department for approval. Upon approval by the Department, Respondents agree to abide by the updated temporary leave policies for all of the loans they originate or fund.
38. Respondents have already provided fair lending training courses, including coverage of parental leave issues, to employees and will provide annual training to employees in lending-related roles consistent with applicable law, including the Act and the Equal Credit Opportunity Act. Respondents agree to provide to the Department



copies of such training within thirty (30) days of any request. Further, one hundred and eighty (180) days after the effective date of this Agreement, Respondents agree to report to the Department the number of employees who have completed the fair lending training.

39. Respondents have already provided Ops Bulletins to their employees and within thirty (30) days of updating its temporary leave policies in accordance with Paragraph 37, Respondents further agree to communicate to applicable employees, including mortgage Loan Officers, Underwriters, Loan Processors, and Scenarios Desk staff, the content of such policies, including reminding applicable employees that applicants on temporary leave are not required to return to work before a loan can be approved or closed, that applicants who will return to work before the first payment is due may qualify based on full employment income, and that applicants who will not return to work before the first payment is due may use verified liquid assets not otherwise required for loan approval to supplement income received during the leave period. Respondents agree to provide to the Department copies of such communication(s) within thirty (30) days of dissemination.
40. Respondents agree to update their temporary leave policies in accordance with updates to Fannie Mae, Freddie Mac, FHA, and VA underwriting guidelines, as applicable.

**I. Evaluating and Monitoring Compliance**

41. For the duration of this Agreement, Respondents shall retain all records evidencing their compliance with this Agreement. The Department shall have the right to review and copy such records upon request.
42. Respondents shall provide all required documentation of compliance with the provisions of this Agreement to:

U.S. Department of Housing and Urban Development  
Fair Housing Enforcement Center  
ATTENTION: CONCILIATION REVIEW  
San Francisco Regional Office-Region IX  
One Sansome Street, Suite 1200  
San Francisco, CA 94104

**J. Consequences of Breach**

43. Whenever the Department has reasonable cause to believe that the Respondents have breached this Agreement, the matter shall be referred to the Attorney General of the United States, to commence a civil action in the appropriate U.S. District Court, pursuant to subsections 810(c) and 814(b)(2) of the Act.

Conollition Agreement  
[Redacted] Waccom Central Credit Union, et al.  
HUD Case No.: 09-16-4705-8

**COMPLAINANTS' SIGNATURES**

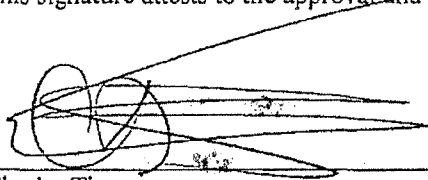
These signatures attest to the approval and acceptance of this Agreement.

[Redacted Signature] \_\_\_\_\_  
Date 4/13/17  
(Complainant)

[Redacted Signature] \_\_\_\_\_  
Date 4/13/17  
(Complainant)

**RESPONDENTS' SIGNATURE**

This signature attests to the approval and acceptance of this Agreement.



4/13/2017

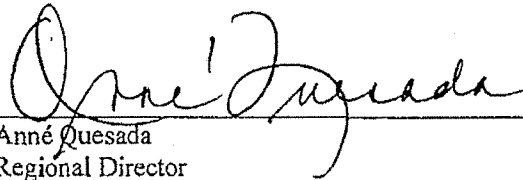
Charles Thomas  
Senior Vice President of Lending  
Wescom Central Credit Union  
On Behalf of all Respondents

Date

Conciliation Agreement  
v. *Wescom Central Credit Union, et al.*  
HUD Case No.: 09-16-4705-8

APPROVAL

This signature attests to the approval and acceptance of this Agreement.



4/13/2017

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Anné Quesada  
Regional Director  
Office of Fair Housing and  
Equal Opportunity

## APPENDIX A

### NOTICE TO APPLICANTS WHO APPLIED FOR A LOAN WHILE ON PREGNANCY OR PARENTAL LEAVE

Wescom Central Credit Union ("Wescom") has policies against discrimination and is committed to Fair Lending as required by law. In order to ensure that the policies have been followed, Wescom has established a compensation fund to provide monetary relief to borrowers, if any, who may have been discriminated against because they were on, or scheduled to be on, pregnancy or parental leave when they applied for a residential mortgage loan ("Compensation Fund"). This notice provides you information on how to file a claim to be reviewed to see if you may qualify for relief from the Compensation Fund.

On [DATE], Wescom entered into a Conciliation Agreement with the U.S. Department of Housing and Urban Development ("HUD") to resolve a housing discrimination complaint entitled *McGillivray v. Wescom Central Credit Union*, HUD case number 09-16-4705-8 ("Conciliation Agreement"). The complaint alleged that Wescom violated the federal Fair Housing Act ("the Act") by discriminating against the applicants at issue because they were on parental leave when they applied for a residential mortgage loan. Wescom has denied the allegations in the complaint. Because of its commitment to ensuring that its lending practices comply with law, Wescom has agreed to enter into a Conciliation Agreement with the complainants and HUD which resolves the issues presented for investigation.

As part of the Conciliation Agreement, Wescom has agreed to establish the Compensation Fund for the purpose of paying damages to persons who may have suffered injury as a result of Wescom's alleged discrimination against persons on pregnancy or parental leave. In order to receive a payment from the Compensation Fund, you must demonstrate (by describing in detail the facts of your claim and providing any available supporting documentation, such as evidence of parental leave or the birth of your child, as well as evidence regarding your belief that Wescom acted in a discriminatory fashion) that you meet the following two conditions:

1. That you were on, or scheduled to be on, pregnancy or parental leave at the time of your loan application with Wescom.

2. That your loan application was impacted detrimentally because of the pregnancy or parental leave status, without regard to prudential loan underwriting. Such detrimental impact might be established by demonstrating that a Wescom official told you that you were not eligible for, or would be subjected to different terms and conditions of, a mortgage loan because you were on pregnancy or parental leave, or that you would have to return to work before you would be considered eligible for a mortgage loan, or that the loan application was delayed unreasonably because of the pregnancy or parental leave status.

You are not entitled to payment if Wescom acted in a non-discriminatory manner to document the level and continuity of income before, during and after pregnancy or parental leave as necessary and appropriate to qualify you for the mortgage loan. It is recognized that income documentation is an important part of the loan underwriting process.

If you believe that Wescom discriminated against you during the loan application process on the basis of your pregnancy or parental leave status, **you must file a claim by [DATE] in order to be eligible for an award from the Compensation Fund.** If you wish to file a claim, you must provide (1) your contact information, including your full name, address, telephone number(s), and, if available, e-mail address; and (2) a full description of why you believe that Wescom has discriminated against you in violation of the Act because you were on, or scheduled to be on, pregnancy or parental leave during the loan application process. If known, please also provide your application or loan numbers, and the names of any Wescom personnel who processed your application or loan. You are encouraged to include with the written description of your Claim copies of any documents you believe would help explain the basis for your Claim, particularly any information necessary to establish the two conditions described above.

All claims must be sent to:

[ADMINISTRATOR]  
[STREET ADDRESS]  
[CITY], [STATE] [ZIP CODE]

More information on the claims process, including a complete copy of the Conciliation Agreement, is available at this address or by calling [NUMBER].

If it is determined that your Claim has merit, the Award amount will be a portion of the Compensation Fund, up to \$5,000.00. All Claimants will receive notice of whether their Claim has been found to have merit.

If it is determined that your Claim has merit, the Administrator will pay you from the Compensation Fund only if you sign a written release ("Release"), a copy of which will be sent to you if your Claim is approved. The Release waives all claims, legal or equitable, that you might have against Wescom regarding the allegations asserted in your Claim. You are not eligible for payment of an award from the Compensation Fund with respect to an application or loan if you have previously received compensation for a claim of discrimination regarding the same application or loan and have previously executed a release in exchange for the compensation.

CLAIM FORM

RETURN TO: [ADMINISTRATOR], [STREET ADDRESS], [CITY], [STATE] [ZIP CODE]

FULL NAME (please print): \_\_\_\_\_

ADDRESS: \_\_\_\_\_

STATE: \_\_\_\_\_

ZIP CODE: \_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

WHY DO YOU BELIEVE THAT WESCOM CENTRAL CREDIT UNION ("WESCOM")  
DISCRIMINATED AGAINST YOU BECAUSE YOU WERE ON PREGNANCY OR  
PARENTAL LEAVE?:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If known:

Loan or application number: \_\_\_\_\_

Wescom Office(s) with which you dealt: \_\_\_\_\_

Name of Wescom official(s) with whom you dealt: \_\_\_\_\_

Approximate date of loan application: \_\_\_\_\_



SIGNED UNDER PENALTY OF PERJURY

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Signature

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Print Name

APPENDIX B

[DATE]

[APPLICANT NAME]  
[APPLICANT STREET ADDRESS]  
[APPLICANT CITY, STATE ZIP]

Re: Notice of Approved Claim/Wescom Central Credit Union Compensation Fund

Dear [APPLICANT],

On [DATE], you submitted a claim for relief under a compensation fund established by Wescom Central Credit Union ("Wescom"), for payment to persons who may have been discriminated against on the basis of pregnancy or parental leave during the process of applying for a mortgage with Wescom. After considering your claim, it has been determined that you are eligible for payment from the compensation fund of [SX,XXX]. In order to receive this payment, you must first complete, sign, and return the enclosed Release. By signing the Release, you agree that you will not sue Wescom for any claims alleging housing and mortgage discrimination on the basis of familial status that you may have against Wescom arising out of or related to your attempt to obtain a residential mortgage from Wescom. If you decide to sign the Release, please write the date, print your name and address, and sign where indicated. To receive your payment, you must complete, sign, and return the Release to the address below within thirty (30) days of the date of this letter. You should return the completed and signed Release in the enclosed pre-addressed, postage pre-paid envelope. After you complete, sign, and return the Release, the compensation that is to be paid to you will be sent to you by check.

Please be aware that the money you receive may be considered taxable income and thus may affect your federal, state, and local tax liability. Neither Wescom nor HUD can give you any advice on tax or other legal matters. You are encouraged to consult with a qualified individual or organization about any possible tax or other consequences resulting from your receipt of this payment.

If you do not want to participate in this settlement, you may decline to do so. By declining to participate, you will give up your right to receive money through this settlement, but will not waive any other rights or claims that you believe you may have.

Please be advised that Wescom, HUD, and their respective attorneys cannot act as your private attorney. Therefore, you may want to consult with a private attorney to discuss this matter and the other options available to you or to have an attorney of your choice contact Wescom, HUD, or their respective attorneys.

If you have any questions about this matter, please contact:

[name, address, email address, and toll-free number of designated Wescom contact]

RETURN SIGNED RELEASES TO:

[ADMINISTRATOR]  
[STREET ADDRESS]  
[CITY], [STATE] [ZIP CODE]

Sincerely,

[ADMINISTRATOR]

Release

In consideration of the Conciliation Agreement ("the Agreement") between the parties and the U.S. Department of Housing and Urban Development ("HUD") in [REDACTED] v. *Wescom Central Credit Union, et al.*, HUD case number 09-16-4705-8, and the payment to me in compensation in the amount of [\$X,XXX] pursuant to the Agreement and effective upon that payment, I hereby release and forever discharge all claims, rights, remedies, and recoveries related to any alleged facts of housing and mortgage discrimination on the basis of familial status, that I may have against Wescom Central Credit Union ("Wescom"), including any and all related entities, parents, predecessors, successors, subsidiaries, directors, officers, agent, managers, supervisors, shareholders, employees, or attorneys, and their respective heirs, executors, administrators, successors in interest, or assigns, arising out of or related to my application with Wescom for a residential mortgage, known and unknown, up to and including the date of the execution of release.

Executed on this \_\_\_\_ day of \_\_\_\_\_, 2017.

Signature:

Print Name: \_\_\_\_\_

Address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

RETURN TO:

[Administrator]  
[Street Address]  
[City], [State] [Zip Code]