“We don’t make loans in black neighborhoods.”

YOU WON’T HEAR THAT. WHAT YOU MAY HEAR IS:

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

Anytime you’re denied a home loan or the terms and conditions are changed, you could be a victim of mortgage lending discrimination.

If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center:

Visit www.hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (voice) 1-800-927-9275 (TTY)