

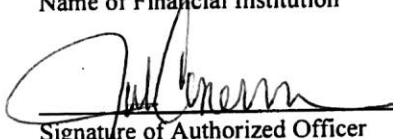
Loan Policy Pledge for Municipal Depositories

We pledge not to arbitrarily reject mortgage loans for residential properties within a specific geographic area in Chicago because of the location and/or age of the property, or in the case of proposed borrower to arbitrarily vary the terms of those loans or the application procedures for those loans on the basis of race, color, religion, national origin, age, sex, marital status, ancestry, sexual orientation, parental status, source of income, disability or military discharge status. In addition, we pledge to make loans available to low- and moderate-income residential property in the neighborhoods of the City of Chicago within the limits of our legal restriction and prudent financial practices.

We understand that arbitrarily rejecting or varying the terms and/or application procedures of mortgage loans on the basis of the factors listed above may result in the lost of our designation as a municipal depository.

Bank of America N.A.

Name of Financial Institution


Signature of Authorized Officer

Senior Vice President

Title

Julie Conenna

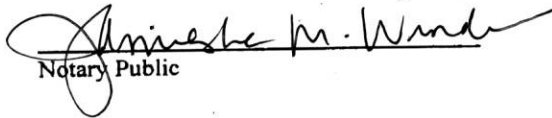
Name of Authorized Officer (Print or Type)

312-904-8357

Business Telephone Number

Subscribed and sworn to before me this

20th day of October, 2024


Notary Public



Date: 10/28/2024

Name of transaction for which this certificate is submitted: City of Chicago Municipal Depository RFP

Contact Person: Julie Conenna

Address: 110 N. Wacker Drive

IL4-110-26-01

Chicago, IL 60606

Telephone: 312-904-8357