



David Berenbaum, NCRC's Chief Program Officer, said the filing is the "first in a series of fair lending complaints in which the National Community Reinvestment Coalition will be acting as a private attorney general on behalf of homeowners who are at risk of foreclosure and have become victims of discrimination. We will be challenging overt discrimination in federal and state foreclosure relief programs that servicers such as Capital One are perpetuating. This is an issue regulators need to address."

Ms. Ross sought help from the National Community Reinvestment Coalition's Housing Counseling Network. Because Washington, DC law protects against discrimination by source of income, NCRC alleges that Capital One violated the law when it denied Ms. Ross, who is unemployed, assistance available from the HomeSaver Program. NCRC has also filed with HUD, alleging that Capital One's failure to offer access to such programs constitutes discrimination on the basis of race. NCRC also complained to Freddie Mac, which has directed all servicers it is working with to participate fully in the Hardest Hit Fund, under which DC's HomeSaver Program is funded.

Copies of the complaint are available upon request.

Consumers who believe that they have been victimized by discriminatory lending practices may contact NCRC's civil rights staff by calling 800-475-NCRC.

**About the National Community Reinvestment Coalition:**

The National Community Reinvestment Coalition is an association of more than 600 community-based organizations that promote access to basic banking services, including credit and savings, to create and sustain affordable housing, job development, and vibrant communities for America's working families. [www.ncrc.org](http://www.ncrc.org)

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