

### **344.370 Unlawful financial practices.**

It is an unlawful practice for a financial institution or for any person or other entity whose business includes engaging in real estate-related transactions:

- (1) To discriminate against an individual because of the race, color, religion, or national origin, familial status, disability, sex, or age of the individual or the present or prospective owner, tenant, or occupant of the real property or of a member, stockholder, director, officer, employee, or representative of any of these, in the granting, withholding, extending, modifying, or renewing the rates, terms, conditions, privileges, or other provisions of financial assistance or in the extension of services in connection therewith;
- (2) To use a form of application for financial assistance or to make or keep a record or inquiry in connection with applications for financial assistance which indicate, directly or indirectly, a limitation, specification, or discrimination as to race, color, religion, familial status, disability, or national origin or an intent to make such a limitation, specification, or discrimination;
- (3) To discriminate by refusing to give full recognition, because of sex, to the income of each spouse or the total income and expenses of both spouses where both spouses become or are prepared to become joint or several obligors in real estate transactions; or
- (4) As used in this section, the term "real estate-related transaction" means any of the following:
  - (a) The making or purchasing of loans or providing other financial assistance;
    1. For purchasing, constructing, improving, repairing, or maintaining a housing accommodation; or
    2. Secured by real estate.
  - (b) The selling, brokering, or appraising of real property except that a person engaged in the business of furnishing appraisals of real property may take into consideration factors other than race, color, religion, national origin, sex, disability, or familial status.

**Effective:** July 14, 1992

**History:** Amended 1992 Ky. Acts ch. 282, sec. 41, effective July 14, 1992. -- Amended 1974 Ky. Acts ch. 104, sec. 5. -- Created 1968 Ky. Acts ch. 167, sec. 5.