



CREDIT APPLICATION

BANK USE ONLY



Home Mortgage Disclosure Act | Demographic Information of Borrower
(This information is to be completed on all consumer purpose closed end mortgage loan and open-end line of credit applications which are to be secured by a dwelling.)

Date of Application:	Loan Number:
Applicant's Name:	Co-Applicant's Name:

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. **Instructions:** You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box. **This information is not required for entity borrowers.**

APPLICANT		CO-APPLICANT	
Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i>		Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i>	
Race/National Origin: <input type="checkbox"/> American Indian or Alaska Native-Enter name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian-Enter race: _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander-Enter race: _____ <i>Examples: Fijian, Tongan, etc.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information		Race/National Origin: <input type="checkbox"/> American Indian or Alaska Native-Enter name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian-Enter race: _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander-Enter race: _____ <i>Examples: Fijian, Tongan, etc.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information	
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to provide this information		Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to provide this information	
To be completed by Financial Institution (for an application taken in person):			
Was the ethnicity of the Applicant collected on the basis of visual observation or surname? <input type="checkbox"/> YES <input type="checkbox"/> NO		Was the ethnicity of the Co-Applicant collected on the basis of visual observation or surname? <input type="checkbox"/> YES <input type="checkbox"/> NO	
Was the sex of the Applicant collected on the basis of visual observation or surname? <input type="checkbox"/> YES <input type="checkbox"/> NO		Was the sex of the Co-Applicant collected on the basis of visual observation or surname? <input type="checkbox"/> YES <input type="checkbox"/> NO	
Was the race of the Applicant collected on the basis of visual observation or surname? <input type="checkbox"/> YES <input type="checkbox"/> NO		Was the race of the Co-Applicant collected on the basis of visual observation or surname? <input type="checkbox"/> YES <input type="checkbox"/> NO	
The Demographic Information was provided through:			
<input type="checkbox"/> Face-to-Face (includes Electronic Media w/ Video Component)	<input type="checkbox"/> Telephone Interview <input type="checkbox"/> Fax or Mail <input type="checkbox"/> Email or Internet	Interviewer's Name: _____	Branch: _____