



Thank you for your interest in America's Credit Union home mortgage loan program.

Please print the following documents and read the information carefully.

- General Information – benefits of and basic guidelines for home mortgage loans.
- Things You Should Know About A Home Mortgage Loan – additional loan requirements.
- How Much Can I Borrow – home mortgage calculator.
- Home Mortgage Document Checklist – information to be returned with your application.
- Home Mortgage Becoming A Member – information for applicants who are not members of America's Credit Union.
- Home Mortgage Estimated Closing Costs – required settlement costs.
- Home Mortgage Consent Form – sign and return.
- Home Mortgage Deposit / Prepaid Acknowledgment – fill out, sign, and return.
- Home Mortgage Application – submit online or fill out, sign, and return.

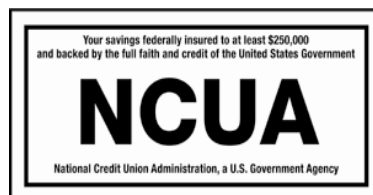
Within three (3) business days of receiving your documents, we will respond to your loan request. If conditionally approved, we will provide you with (1) a Servicing Disclosure Statement if required, (2) a Good Faith Estimate of Settlement Costs, (3) a Truth-in-Lending Disclosure Statement, and (4) a Credit Score Disclosure.

At the same time, we will order supporting documentation. A review of these documents will determine the final approval of your loan. You will be responsible for paying the settlement fees that are incurred to obtain this necessary information.

Thank you again for considering America's Credit Union for your home mortgage loan.

America's Credit Union

NMLS ID# 562279



Revised 5/12/17



Home Mortgage Loan – General Information

The Credit Union is pleased to provide you with a home mortgage loan application. In this package, you will find the necessary documents and a brief description of the basic guidelines for a home mortgage loan.

A home mortgage loan takes approximately three to four weeks to complete. Your cooperation in providing all of the necessary information and supporting documentation will help avoid delays.

Advantages of financing with the Credit Union:

- No application fees.
- No Discount points.
- No origination points.
- No escrow fees.
- No prepayment penalties.
- No private mortgage insurance (PMI) requirements.
- Low closing costs.
- Loans are not sold to investors, but are held at the Credit Union.
- Conditional approval can be granted prior to paying for appraisal and credit.
- Most loans can be amortized up to 30 years.
- Fixed rates and balloon notes available.

Rates can change on a weekly basis. You may lock in a rate for up to 30 days prior to closing. If you have any questions, please call the nearest Home Mortgage Loan Officer at any office listed below:

Main Office

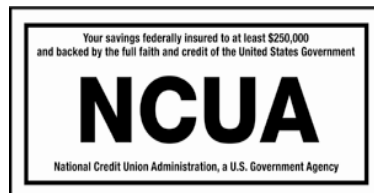
2154 Forest Lane
Garland, Texas 75042
972-494-5328

Springfield Office

2350 East Bennett
Springfield, Missouri 65804
417-881-0482

America's Credit Union
NMLS ID# 562279

Revised 5/12/17



We Do Business in Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act

Things You Should Know About A Home Mortgage Loan

Home Mortgage Loan Requirements:

- Must be a member of America's Credit Union. Not yet a member? Refer to "**Becoming a Member.**" Your Home Mortgage Loan Officer will provide you with a Membership Application or it can be obtained by visiting or calling an ACU office or from our website.
- Property must be single-family owner-occupied primary residence. Manufactured and mobile homes do not qualify.
- All documents must be signed by all owners as well as their spouses (if applicable).
- Homeowners insurance is required during the entire term of the loan with America's Credit Union listed as the mortgagee.

Fees and Other Expenses:

- An appraisal will be required. ACU will order the appraisal.
- A title search and/or title policy will be required.
- All fees vary depending on location and other factors.
- A deposit or hold on funds to guarantee payment of certain fees may be required.
- Interest must be pre-paid from date of funding through the end of the month.

What's Next?

Gather the information listed on the Document Checklist and mail or bring to an America's Credit Union's Real Estate Loan Officer at one of the offices listed below:

Main Office

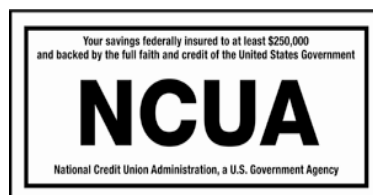
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Garland, Texas 75042
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How Much Can I Borrow?

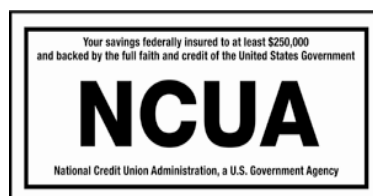
HOME MORTGAGE LOAN CALCULATORS

Go to America's Credit Union website at www.americascu.org. At top of the Home Page, there is a list that includes Calculators. Click on Calculators and then on Home, and use the following list of calculators to assist you in making decisions regarding a Home Mortgage Loan.

- Should I refinance?
- How much will my fixed rate mortgage payment be?
- How much will my payments be for a balloon mortgage?
- Should I rent or buy?
- How much will I save by increasing my mortgage payment?
- How much mortgage might I qualify for?
- How much home can I afford?
- Should I consolidate my loans?

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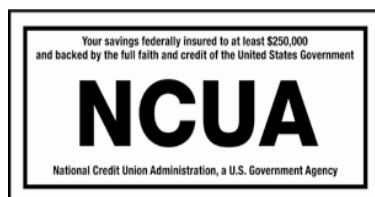
Home Mortgage Document Checklist

COPIES OF THE FOLLOWING DOCUMENTS ARE NEEDED:

- For purchase loans only.** Copy of signed sales contract with addendums and disclosures and any inspections and copy of Earnest Money check (when available).
- For purchase loans only.** Copy of legal description or realtors multiple listing of property.
- For purchase loans only.** Please provide us with the name and phone number of your insurance agent as soon as possible.
- Check for payment of fees (or can be withdrawn from your credit union account upon pre-approval).
- Copies of one full month current, consecutive pay stubs for each borrower and W-2's for last two years. If self-employed, 1099 last two years complete tax returns plus year-to-date profit and loss. If retired, copies of Social Security/Pension Benefit letters and last two years 1099s.
- Copies of most recent statements for checking, savings, 401K, and investment accounts showing name and address of institution and account numbers.
- If divorced, a copy of recorded Divorce Decree.
- Proof of Child Support/Alimony additional income for 12 months (if applicable).
- Copies of settlement statement upon sale of current home or 12 months executed lease agreement if current home will become rental property.
- Copy of Bankruptcy documents and discharge and explanation letter (if applicable).
- For Refinances Only.** Copy of Deed of Trust, Warranty Deed or Mortgage, and copy of payment coupon. Also, provide copy of **mortgage payoff** good for 30 days on all liens to be paid and copy of most recent survey.
- For Refinances Only.** Copy of current tax bill or statement and copy of current Homeowners Insurance Declaration page.

This is an initial list of documentation – other documentation may or may not be required as the loan process progresses.

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Revised 5/12/17





Home Mortgage Becoming A Member

To become an ACU member, you must submit a Member Application, which can be found on our home page link under “Applications” or have your Home Mortgage Loan Officer provide one for you. You will need to submit the membership application with your home mortgage loan application in order to begin the process of your loan. You can also come in to any ACU office and open an account in person. Membership is a prerequisite for loans and other services of the Credit Union.

Joining America’s CU is easy. Simply open and maintain a share savings account with a minimum balance of \$25, and belong to either of these two categories:

- You (or a relative of yours) must live or work in one of the Texas counties of Dallas, Collin, or Rockwall, or,
- You (or a relative of yours) must be an employee or retiree of Kraft Foods; Philip Morris and its subsidiaries; U.S. Foodservice; Raytheon; Baylor Medical Center at Garland; Valspar; Sherwin Williams; Texas Post Offices of Rowlett, Wylie, Rockwall, Royse City or Terrell; or one of the more than 200 other companies selecting America’s CU as its credit union.

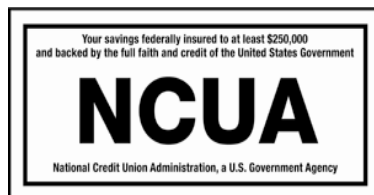
Please attach to your membership application a copy of two forms of identification (at least one must be a current government issued photo ID) and a check or money order for \$25, payable to America’s Credit Union. This deposit will be used to open your membership share account. Of course, your membership is welcomed in either event, as we have many other services available.

Once you are conditionally approved for a home mortgage loan, you may be asked to deposit an additional amount in your share savings account to guarantee payment of the estimated closing fees on your loan. Actual expenses may ultimately be deducted from your loan proceeds if you choose.

We thank you for choosing America’s Credit Union. We hope to serve all of your financial needs. Once you are a member, you can always be a member, even if you move out of the area or change employers, simply by keeping your share account open.

America’s Credit Union
NMLS ID# 562279

Revised 5/12/17





Home Mortgage Consent Form

To Whom It May Concern:

I/We have applied for a home mortgage loan and hereby authorize you to release to America's Credit Union the requested information on the attached form concerning our employment, checking/savings accounts, outstanding obligations, and all other credit matters which they may require in order to process the loan application.

The information is for the confidential use of America's Credit Union in determining my/our creditworthiness for a mortgage loan or to confirm information I/we have supplied. In addition, I/we are aware that the documentation supplied is subject to re-verification after the date of loan disbursement.

A photographic or facsimile copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply is appreciated.

Borrower's Signature

Date

Borrower's Signature

Date

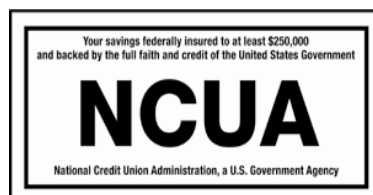
I hereby certify this to be a true and correct copy of the original signature(s).

Lender's Signature

Date

Telephone Number

America's Credit Union
NMLS ID# 562279



Revised 5/12/17



We Do Business in Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower	Co-Borrower
I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for: <input type="checkbox"/> V.A. <input type="checkbox"/> Conventional <input type="checkbox"/> Other (Explain): _____ Agency Case Number _____ Lender Case Number _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	
Amount \$ _____	Interest Rate % _____
No. of Months _____	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____
II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP) _____ No. of Units _____	
Legal Description of Subject Property (attach description if necessary) _____ Year Built _____	
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (Explain) _____ <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	
Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.	
Year Lot Acquired _____	Original Cost \$ _____
Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____
(b) Cost of Improvements \$ _____	Total (a+b) \$ _____
Complete this line if this is a refinance loan.	
Year Acquired _____	Original Cost \$ _____
Amount Existing Liens \$ _____	Purpose of Refinance _____
Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made	Cost: \$ _____
Title will be held in what Name(s) _____	Manner in which Title will be held _____
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____	
III. BORROWER INFORMATION	
Borrower	Co-Borrower
Borrower's Name (including Jr. or Sr. if applicable) _____ Co-Borrower's Name (including Jr. or Sr. if applicable) _____	
Social Security Number _____	Home Phone (incl. area code) _____
DOB (MM/DD/YYYY) _____	Yrs. School _____
<input type="checkbox"/> Married <input type="checkbox"/> Separated Dependents (not listed by Co-Borrower) no. _____ ages _____	<input type="checkbox"/> Married <input type="checkbox"/> Separated Dependents (not listed by Borrower) no. _____ ages _____
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	<input type="checkbox"/> Unmarried (includes single, divorced, widowed)
Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
Mailing Address, if different from Present Address _____	Mailing Address, if different from Present Address _____
If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
IV. EMPLOYMENT INFORMATION	
Borrower	Co-Borrower
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Yrs. on this job _____	Yrs. on this job _____
Yrs. employed in this line of work/profession _____	Yrs. employed in this line of work/profession _____
Position/Title/Type of Business _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____
If employed in current position for less than two years or if currently employed in more than one position, complete the following:	
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Dates (from - to) _____	Dates (from - to) _____
Monthly Income \$ _____	Monthly Income \$ _____
Position/Title/Type of Business _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Dates (from - to) _____	Dates (from - to) _____
Monthly Income \$ _____	Monthly Income \$ _____
Position/Title/Type of Business _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____

Borrower _____
Co-Borrower _____

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned <small>(If additional properties are owned, use continuation sheet.)</small>		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
Property Address (enter S if sold, PS if pending sale, or R if rental being held for income)			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$	\$
		Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	\$
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	
f. Estimated closing costs	
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	
p. Cash from/ to Borrower (subtract j, k, l & o from i)	

VIII. DECLARATIONS

If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname. If you have made this application in person, if you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:
 This information was provided:
 In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the internet

Loan Originator's Signature	Date
X	
Loan Originator's Name (print or type)	Loan Originator Identifier
America's Credit Union	562279
Loan Origination Company's Name	Loan Origination Company's Address
America's Credit Union	P O Box 469046 Garland, TX 75046

Continuation Sheet / Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
----------------------------------	------	-------------------------------------	------

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

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. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **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. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

Race: check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Print race:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – *Print race:* _____

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

To Be completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	NO	YES
Was the sex of the Borrower collected on the basis of visual observation or surname?	NO	YES
Was the race of the Borrower collected on the basis of visual observation or surname?	NO	YES

The Demographic Information was provided through:

- Face to Face Interview (includes Electronic Media w/Video Component)
- Telephone Interview
- Fax or Mail
- Email or Internet

Borrower Name: _____

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Revised 09/2017

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

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. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **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. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

Race: check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Print race:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – *Print race:* _____

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

To Be completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	NO	YES
Was the sex of the Borrower collected on the basis of visual observation or surname?	NO	YES
Was the race of the Borrower collected on the basis of visual observation or surname?	NO	YES

The Demographic Information was provided through:

- Face to Face Interview (includes Electronic Media w/Video Component)
- Telephone Interview
- Fax or Mail
- Email or Internet

Borrower Name: _____

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
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