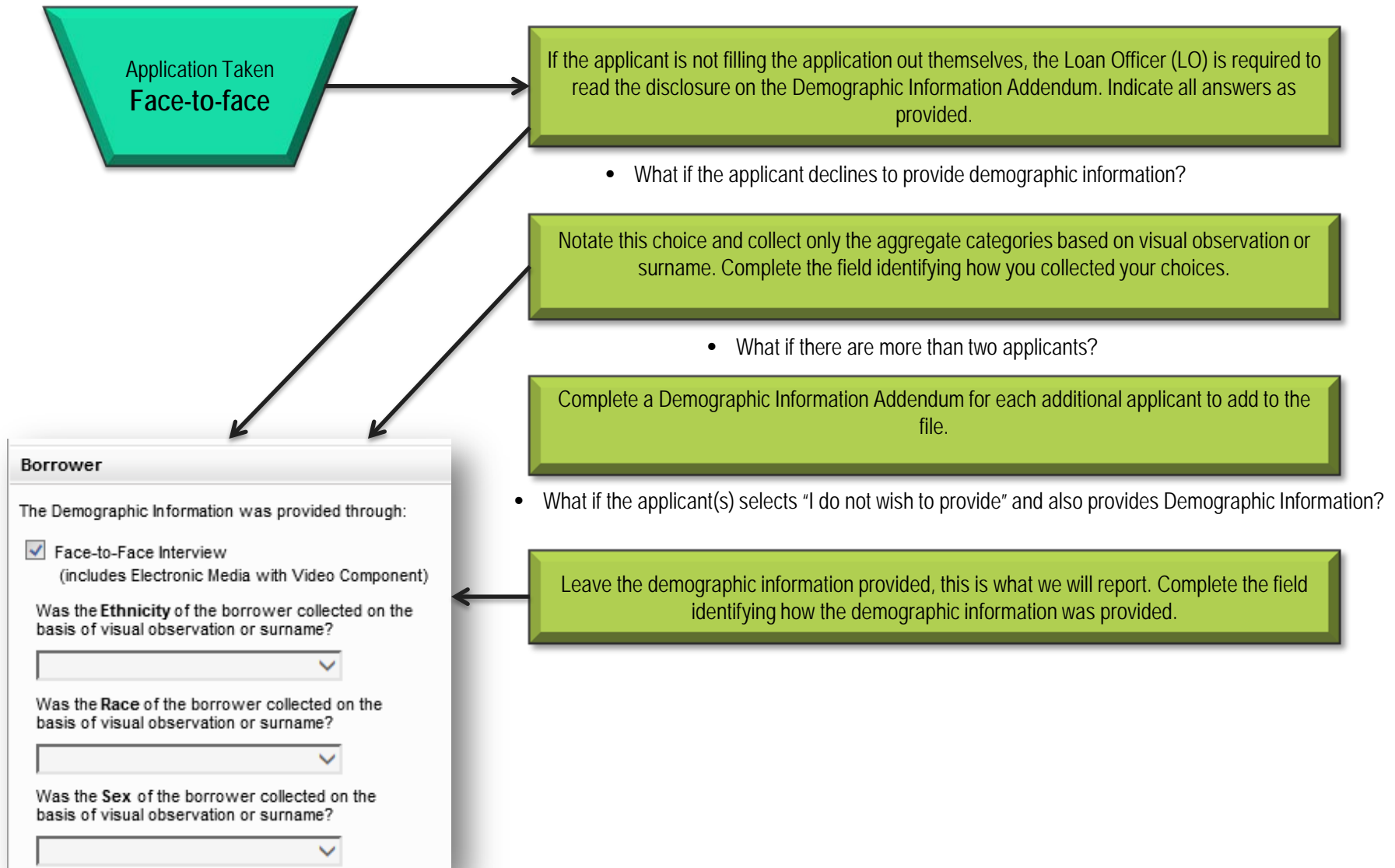


2018 HMDA Applications – Demographic Information



2018 HMDA Applications – Demographic Information

Application Taken
Telephone

Read the disclosure on the Demographic Information Addendum (same paragraph that is on Page 3 of the 1003)

- What if there are more than two applicants?

Complete a Demographic Information Addendum for each additional applicant to add to the file.

- What if the applicant provided some but not all of the requested information?

Only report the information provided by the applicant, whether partial or complete.

- What if the applicant declines to provide demographic information?

Mark "I do not wish to provide this information" in each aggregate section.

Application Taken
Fax, Mail, or
Internet

If the applicant indicates that they do not wish to furnish demographic information, no further action is required.

- What if the applicant provided some but not all of the requested information?

Only report the information provided by the applicant, whether partial or complete.

- What if the applicant did NOT indicate they do not wish to furnish and also left the demographic information blank and then comes in person to finish their application?

You would need to read the disclosure on the Demographic Information Addendum and follow the same procedures for a face-2-face application. Indicate how the demographic information was collected.

Was the **Ethnicity** of the borrower collected on the basis of visual observation or surname?

Was the **Race** of the borrower collected on the basis of visual observation or surname?

Was the **Sex** of the borrower collected on the basis of visual observation or surname?

Differences between “Aggregate” and “Disaggregate”

Aggregate →

Ethnicity

Hispanic or Latino **Disaggregate**

Mexican Puerto Rican Cuban

Other Hispanic or Latino - Enter origin:

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

Not Hispanic or Latino

I do not wish to provide this information

Information Not Provided

Not Applicable

Aggregate →

Race

American Indian or Alaska Native **Disaggregate**

Enter name of enrolled or principal tribe:

Asian **Disaggregate**

Asian Indian Chinese Filipino

Japanese Korean Vietnamese

Other Asian - Enter race:

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

Black or African American

Native Hawaiian or Other Pacific Islander **Disaggregate**

Native Hawaiian Guamanian or Chamorro

Samoan

Other Pacific Islander - Enter race:

For example: Fijian, Tongan, and so on.

White

I do not wish to provide this information

Information Not Provided

Not applicable

Aggregate →

Sex

Female

Male