

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 this 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"/> VA <input type="checkbox"/> FHA | <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service | <input type="checkbox"/> Other (explain): |
| Agency Case Number | | Lender Case Number 18496665 | |
| Amount \$ 320,000.00 | Interest Rate 2.875% | No. of Months 180 | Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> Other (explain): <input type="checkbox"/> Arm (type): |

| | |
|---|--|
| II. PROPERTY INFORMATION AND PURPOSE OF LOAN | |
| Subject Property Address (street, city, state & ZIP) 7412 E Santa Catalina Drive, SCOTTSDALE, AZ 85255 | Number of Units 1 |
| Legal Description of Subject Property (attach description if necessary) | Year Built |
| Purpose of Loan <input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance | <input type="checkbox"/> Construction <input type="checkbox"/> Construction - Permanent |
| <input type="checkbox"/> Other (explain): | |
| Property will be: <input checked="" 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 |
| | \$ 407,000.00 | \$ 15,667.00 | Limited Cash Out | Cost \$ | |

| | | |
|---|------------------------------------|--|
| Title will be held in what Name(s) | Manner in which Title will be held | Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (Show Expiration date) |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) | | |

| | | | | | | | |
|--|--|---|-------------|--|--|--|-------------|
| Borrower | | III. BORROWER INFORMATION | | | | Co-Borrower | |
| Borrower's Name (include Jr. or Sr. if applicable) Ravishankar Rajalingam | | Co-Borrower's Name (include Jr. or Sr. if applicable) | | | | | |
| Social Security Number 765-50-8810 | Home Phone (incl. area code) (480) 570-9347 | DOB (mm/dd/yyyy) 11/3/1975 | Yrs. School | Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School |
| <input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated | <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Co-Borrower) no. ages | | <input type="checkbox"/> Married <input type="checkbox"/> Separated | <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower) no. ages | |
| Present Address (street, city, state, ZIP) 7412 E Santa Catalina Drive, SCOTTSDALE, AZ 85255 | | <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 6.58 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. |
|---|--|---|--|

| | | | | | |
|--|---|---|----------------------------------|--|---|
| Borrower | | IV. EMPLOYMENT INFORMATION | | Co-Borrower | |
| Name and Address of Employer Databricks 160 Spear St San Francisco, CA 94105 | <input type="checkbox"/> Self Employed | Yrs. on this job 0.83 Yrs. Employed in this line of work/profession 20 | Name and Address of Employer | <input type="checkbox"/> Self Employed | Yrs. on this job Yrs. Employed in this line of work/profession |
| Position/Title/Type of Business Solutions Architect | Business Phone (incl. area code) (480) 570-9347 | Position/Title/Type of Business | 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:

| Borrower | | IV. EMPLOYMENT INFORMATION (cont'd) | | Co-Borrower | |
|---|--|---|---------------------------------|--|----------------------------------|
| Name and Address of Employer Couchbase 3250 Olcott St Santa Clara, CA 95054 | <input type="checkbox"/> Self Employed | Dates (from-to) 01/16 - 03/19 | Name and Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) |
| | | Monthly Income | | | Monthly Income |
| | | \$ 15,000.00 | | | \$ |
| Position/Title/Type of Business Sr.Solutions Architect | | Business Phone (incl. area code) (650) 417-7500 | Position/Title/Type of Business | | Business Phone (incl. area code) |
| Name and Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) | Name and Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) |
| | | Monthly Income | | | Monthly Income |
| | | \$ | | | \$ |
| Position/Title/Type of Business | | Business Phone (incl. area code) | Position/Title/Type of Business | | Business Phone (incl. area code) |

| V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION | | | | | | |
|---|---------------------|-------------|---------------------|----------------------------------|------------------|--------------------|
| Gross Monthly Income | Borrower | Co-Borrower | Total | Combined Monthly Housing Expense | Present | Proposed |
| Base Empl. Income* | \$ 14,166.67 | \$ | \$ 14,166.67 | Rent | \$ | |
| Overtime | | | | First Mortgage (P&I) | 90.00 | \$ 2,190.67 |
| Bonuses | 2,916.67 | | 2,916.67 | Other Financing (P&I) | | |
| Commissions | | | | Hazard Insurance | 145.83 | 145.83 |
| Dividends/Interest | | | | Real Estate Taxes | 250.00 | 250.00 |
| Net Rental Income | | | | Mortgage Insurance | | |
| Other (before completing. See the notice in "describe other income," below) | | | | Homeowner's Assn. Dues | 23.00 | 23.00 |
| | | | | Other: | | |
| Total | \$ 17,083.34 | \$ | \$ 17,083.34 | Total | \$ 508.83 | \$ 2,609.50 |

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice:

Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

| B/C | Monthly Amount |
|-----|----------------|
| | \$ |
| | \$ |
| | \$ |

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningful and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed

☐ Jointly

☒ Not Jointly

| ASSETS | | Cash or Market Value | Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of subject property. | | |
|---|--|----------------------|--|--------------------------------------|----------------|
| Description | | | | | |
| Cash deposit toward purchase held by: | | \$ 0.00 | | | |
| | | | LIABILITIES | Monthly Payment & Months Left to Pay | Unpaid Balance |
| List checking and savings accounts below | | | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | | US BANK | * 90.00 | 15,667.00 |
| Checking | | | | | |
| | | | Acct. no. 3001215835 | M | |
| Acct. no. | | \$ 5,000.00 | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | | BMW FIN SVC | 450.00 | 14,092.00 |
| Checking | | | | | |
| | | | Acct. no. 4003394927 | F | |
| Acct. no. | | \$ 5,000.00 | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | | JPMCB CARD | 234.00 | 9,237.00 |
| | | | | | |
| | | | Acct. no. 4147XXXX8545 | R | |

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| VI. ASSETS AND LIABILITIES (cont'd) | | | | | |
|--|---------------|---|-------------------|----------------------|--------------|
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ 7,005.00 | |
| Name and address of Bank, S&L, or Credit Union | | ELAN FIN SVC | 74.00 | R | |
| | | Acct. no. 7660029778461 | | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ 2,768.00 | |
| Name and address of Bank, S&L, or Credit Union | | JPMCB CARD | 35.00 | R | |
| | | Acct. no. 4121XXXX1483 | | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ 1,698.00 | |
| SYNCB/PPC | | | 28.00 | R | |
| | | Acct. no. 604419XXXXXX2259 | | | |
| Stocks & Bonds (Company name/ number & description) | \$ | Name and address of Company | \$ Payment/Months | \$ 1,419.00 | |
| Stock | 7,500.00 | JPMCB CARD | 96.00 | R | |
| Life insurance net cash value | \$ | Acct. no. 4147XXXX0257 | | | |
| Face amount: \$ | | Name and address of Company | \$ Payment/Months | \$ 1,170.00 | |
| Subtotal Liquid Assets | \$ 17,500.00 | AMEX | 35.00 | R | |
| Real estate owned (enter market value from schedule of real estate owned) | \$ 500,000.00 | | | | |
| Vested Interest in retirement fund | \$ 75,000.00 | Acct. no. -349992XXXXXX4603 | | R | |
| Net worth of business(es) owned (attach financial statement) | \$ | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ | | |
| Automobiles owned (make and year) | \$ | | | R | |
| | | Job Related Expenses (child care, union dues, etc.) | \$ | | |
| Other Assets (itemize) | \$ | | | R | |
| | | Total Monthly | \$ 1,034.00 | | |
| Total Assets a. | \$ 592,500.00 | Net worth (a minus b) | \$ 538,542.00 | Total Liabilities b. | \$ 53,958.00 |

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

| Property Address (enter S if sold, PS if pending sale or R if rental being held for income) | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance Taxes & Misc | Net Rental Income |
|---|------------------|----------------------|-----------------------------|---------------------|-------------------|-------------------------------------|-------------------|
| 7412 E Santa Catalina Drive SCOTTSDALE, AZ 85255 | SFR | \$ 500,000.00 | \$ 15,667.00 | \$ 0.00 | \$ 90.00 | \$ 418.83 | \$ 0.00 |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | Totals | \$ 500,000.00 | \$ 15,667.00 | \$ 0.00 | \$ 90.00 | \$ 418.83 | \$ 0.00 |

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 | | VIII. DECLARATIONS | | | | |
|---|-----------|--|---|-------------------------------------|--------------------------|--------------------------|
| A. Purchase price | \$ | If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. | Borrower | | Co-Borrower | |
| b. Alterations, improvements, repairs | | | Yes | No | Yes | No |
| c. Land (if acquired separately) | | | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Refinance (incl. debts to be paid off) | 15,667.00 | | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Estimated prepaid items | 2,794.72 | | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Estimated closing costs | 2,681.50 | | | | | |
| g. PMI, MIP, Funding Fee | | | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Discounted (if Borrower will pay) | 256.00 | | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Total costs (add items a through h) | 21,399.22 | | | | | |
| | | | (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 action.) | | | |

| VII. DETAILS OF TRANSACTION | | VIII. DECLARATIONS | | | | |
|--|-------------|---|-------------------------------------|-------------------------------------|-------------------------------------|--------------------------|
| | | If you answer "Yes" to any question a through i, please use continuation sheet for explanation. 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. g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? _____ j. Are you a U.S. Citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? If "Yes", complete question m below. | Borrower Yes No | | Co-Borrower Yes No | |
| j. Subordinate Financing | \$ | | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| k. Borrower's closing costs paid by Seller | | | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Other Credits (explain) | | | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Loan amount (exclude PMI, MIP Funding Fee financed) | 320,000.00 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| n. PMI, MIP, Funding Fee financed | | | | | | |
| o. Loan Amount (add m & n) | 320,000.00 | | | | | |
| p. Cash from/to Borrower (subtract j, k, l & o from i) | -298,600.78 | | | | | |

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, 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 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 on 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 or 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 which I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan indicated 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 a delinquency, report my name and account information to one or more credit reporting agency; (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 the 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 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 X | Date | Co-Borrower's Signature X | Date |
|----------------------------------|------|-------------------------------------|------|

| | |
|--|--|
| Loan Originator's Signature X | Date 1/14/2020 |
| Loan Originator's Name (print or type) | Loan Originator Identifier Not Assigned |
| Loan Origination Company's Name American Internet Mortgage, Inc. | Loan Origination Company Identifier 2890-BK-0906323; BKBR-0107671 |
| | Loan Originator's Phone Number (including area code) (888) 411-4246 |
| | Loan Origination Company's Address 4121 Camino Del Rio South San Diego, CA 92108 |

| | | |
|---|---|--|
| Use this continuation sheet if You need more space to complete the Residential Loan Application. Mark B for Borrower and C for Co-Borrower. | Borrower: Ravishankar Rajalingam | Agency Case Number: |
| | Co-Borrower: | Lender Case Number: 18496665 |

| Borrower | | IV. EMPLOYMENT INFORMATION (cont.) | | Co-Borrower | |
|--|--|------------------------------------|---|-------------|----------------------------------|
| <i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i> | | | | | |
| Name and Address of Employer <input type="checkbox"/> Self Employed | | Dates (from-to) | Name and Address of Employer <input type="checkbox"/> Self Employed | | Dates (from-to) |
| | | Monthly Income \$ | | | Monthly Income \$ |
| Position/Title/Type of Business | | Business Phone (incl. Area code) | Position/Title/Type of Business | | Business Phone (incl. Area code) |
| Name and Address of Employer <input type="checkbox"/> Self Employed | | Dates (from-to) | Name and Address of Employer <input type="checkbox"/> Self Employed | | Dates (from-to) |
| | | Monthly Income \$ | | | Monthly Income \$ |
| Position/Title/Type of Business | | Business Phone (incl. Area code) | Position/Title/Type of Business | | Business Phone (incl. Area code) |

[illegible]

| VI. ASSETS AND LIABILITIES (cont.) | | | | |
|--|----------------------|---|---|------------------|
| ASSETS | | LIABILITIES | | |
| Description | Cash or Market Value | | | |
| List checking and savings account below | | Name and Address of Company | Monthly Pmt & Mos. Left to Pay | Unpaid Balance |
| Name and Address of Bank, S&L, or Credit Union | | AMEX | \$ 29.00 | \$ 584.00 |
| Acct. no. | \$ | Acct. no. - 349992XXXXX1343 | R | |
| Name and Address of Bank, S&L, or Credit Union | | CITI | \$ 25.00 | \$ 216.00 |
| Acct. no. | \$ | Acct. no. 410039XXXXX5740 | (9) R | |
| Name and Address of Bank, S&L, or Credit Union | | SYNCB/GAPDC | \$ 28.00 | \$ 102.00 |
| Acct. no. | \$ | Acct. no. 4479XXXX6475 | (4) R | |
| Automobiles Owned (make and year) | \$ | Alimony/Child Support/Separate Maintenance Payment Owed to: | \$ | |
| | | Job Related Expense (child care, union dues, etc.) | \$ | |
| Borrower's Signature: X | | Date | Co-Borrower's Signature: X | |
| | | | | |

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

- ☐ 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: Ravishankar Rajalingam