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	Race: Check one or more
☐ Hispanic or Latino	☐ American Indian or Alaska Native - <i>Print name of enrolled or principal tribe</i> :
☐ Mexican ☐ Puerto Rican ☐ Cuban	
Other Hispanic or Latino - <i>Print origin</i> :	Asian Asian Indian Chinese Filipino
For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. Not Hispanic or Latino	☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian - <i>Print race</i> :
☐ I do not wish to provide this information	For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
Sex	☐ Black or African American
☐ Female	☐ Native Hawaiian or Other Pacific Islander
	☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ I do not wish to provide this information	Other Pacific Islander - Print race:
	For example: Fijian, Tongan, and so on.
	White 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 Was the sex of the Borrower collected on the basis of visual observation or so was the race of the Borrower collected on the basis of visual observation or so	urname? • NO OYES
The Demographic Information was provided through:	
O Face-to-Face Interview (includes Electronic Media w/ Video Component)	● Telephone Interview O Fax or Mail O Email or Internet

EX 20787.35

