

HMDA Demographic Information Script for Telephone Applications

Loan Officers are required by law to ask for HMDA demographic information from loan applicants during a telephone application of a HMDA reportable loan. One applicant can answer questions for both applicants. Although applicants can refuse to provide demographic information, the loan officer MUST ask for it, meaning, at a minimum, questions #1 and #2 below will be asked.

This script will walk the loan officer through all necessary disclosures and questions that must be asked. The loan officer should note responses on the HMDA demographic collection section on the 1003 or a HMDA data collection form (see attached). Loan officers should read the text in red exactly as it is written.

1. *I am required by law to read the following statement regarding the collection of demographic information on mortgage loans.*

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, race, and sex) 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 but complete any part of this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please let me know."

2. *Do you wish to provide any demographic information?*
 - Applicant answers Yes: [Continue to question #3.]
 - Applicant answers No: *Thanks for your time, I will note your application to that effect.* [END PROCEDURE]
3. *Great. I will ask you a series of questions and note your answers. The questions and descriptors I will use are mandated by the US government and not by our credit union. You may decline to answer any question and you may tell me at any time that you don't wish to answer any further questions. Let's start with information about the primary applicant.*
4. *I'm going to ask about Ethnicity. There are two primary Ethnicity categories: Hispanic or Latino, and Not Hispanic or Latino. You may choose, one, both or neither category. What ethnicity categories, if any, would you like to choose?*
5. *You may also designate specific Hispanic or Latino ethnicity subcategories, even if you did not select a main ethnicity category. The Hispanic or Latino ethnicity sub categories are: Mexican, Puerto Rican, Cuban and you may also designate another choice not listed. What Hispanic and Latino subcategories, if any, would you like to choose?*
6. *I going to ask about race. There are five primary racial categories: 1. American Indian or Alaska Native, 2. Asian, 3. Black or African American, 4. Native Hawaiian or Other Pacific Islander and 5.White. You may choose one or more of these categories or no categories. What racial categories, if any, would you like to choose?*
7. *You may also designate specific racial subcategories, even if you did not select a main racial category. To begin, would you like to list a name of an enrolled or principal American Indian or Alaska Native Tribe? If so, what name would you like to list?*

HMDA Demographic Information Script for Telephone Applications

8. *The Asian racial subcategories are: Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, and you may also designate another choice not listed. What Asian racial sub-categories, if any, would you like to choose?*
9. *The Native Hawaiian or Other Pacific Islander racial subcategories are: Native Hawaiian, Guamanian or Chamorro, Samoan, and you may also designate another choice not listed. What Native Hawaiian or Other Islander racial sub-categories, if any, would you like to choose?*
10. *The last question concerns the sex. You may choose female or male.*
11. Repeat procedure from #4 first co-applicant, if any. (The procedure does not need to be repeated if there are more than two applicants).

SAMPLE DATA COLLECTION FORM
DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT

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, race, and sex) 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 "Hispanic or Latino" origins, 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, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

Applicant:

Ethnicity:

- ☐ Hispanic or Latino – *Check one or more*

☐ 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

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

Sex:

- ☐ Female☐ Male
- ☐ I do not wish to provide this information

Co-Applicant:

Ethnicity:

- ☐ 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

Race:

- ☐ 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

Sex:

- ☐ Female☐ Male
- ☐ 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?
☐ Yes
☐ No

Was the race of the applicant collected on the basis of visual observation or surname?
☐ Yes
☐ No

Was the sex of the applicant collected on the basis of visual observation or surname?
☐ Yes
☐ No

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?
☐ Yes
☐ No

Was the race of the co-applicant collected on the basis of visual observation or surname?
☐ Yes
☐ No

Was the sex of the co-applicant collected on the basis of visual observation or surname?
☐ Yes
☐ No