



**Announcement WS 2017-12-29**  
**Update on the Demographic Information**  
**Addendum - New HMDA Rule**  
**December 29, 2017**

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Impac previously published an announcement regarding the new HMDA Rule requirements for collection and reporting of information regarding the ethnicity, race, and sex for loan applicants that is effective with loan applications taken on or after January 1, 2018.

Please ensure that all loan originators complete the Demographic Information Addendum to the Uniform Residential Loan Application (Revised 09/2017) and include it with loan package submissions for loan applications taken on or after January 1, 2018.

**Note:** For your convenience, this new Addendum is available on Impac's TPO Portal. A completed Addendum must be provided before moving the file to Underwriting. The Loan Set-Up Team is prepared to reach out to the broker via email or phone and obtain the necessary information to avoid any delays.

***We thank you for your continued business.***

If you have questions, please contact 855-GO-IMPAC (855-464-6722).



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**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: \_\_\_\_\_

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