

Get to Know the Redesigned Form 1003 Part Four

Section 7: Military Service Section 8: Demographic Information Section 9: Loan Originator Information

There are significant changes to the Uniform Residential Loan Application (Form 1003). We're providing this communication series to make sure that you're ready to use the form by March 2021. In the final part of Getting to Know the Redesigned Form 1003, we'll be reviewing changes to sections 7, 8 and 9.

Section 7: Military Service

Military Service is now included in Section 7 on Form 1003. You'll notice the following:

- There are instructions included in the Military Service of Borrower section.
- Borrowers on active duty are required to provide their projected expiration of service or tour.

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.	
Military Service of Borrower	
Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? <input type="radio"/> NO <input type="radio"/> YES	
<i>If YES, check all that apply:</i>	<input type="checkbox"/> Currently serving on active duty with projected expiration date of service/tour: <input type="text"/> / <input type="text"/> / <input type="text"/> (mm/dd/yyyy) <input type="checkbox"/> Currently retired, discharged, or separated from service <input type="checkbox"/> Only period of service was as a non-activated member of the Reserve or National Guard <input type="checkbox"/> Surviving spouse

Section 8: Demographic Information

Demographic information is now in Section 8 of Form 1003. It will no longer be included in the Demographic Information Addendum.

Section 8: Demographic Information. 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

Section 9: Loan Originator Information

In this section, you'll provide the required regulatory information about yourself and your organization.

Section 9: Loan Originator Information. To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name _____

Address _____

Loan Originator Organization NMLSR ID# _____ State License ID# _____

Loan Originator Name _____

Loan Originator NMLSR ID# _____ State License ID# _____

Email _____ Phone (____) ____ - _____

Signature _____ Date (mm/dd/yyyy) ____ / ____ / ____

Previous Communications

- Section 1: Borrower Information
- Section 2: Financial Information — Assets and Liabilities and Section 3: Financial Information — Real Estate
- Section 4: Loan and Property Information; Section 5: Declarations; and Section 6: Acknowledgments and Agreements

References

- Check out [The "New" Uniform Residential Loan Application \(1003\)](#) site to get the latest on Form 1003 updates from Caliber.
- We'll also provide reference materials to help you navigate the changes in H2O as we get closer to March 2021.
- Visit [Uniform Residential Loan Application \(Form 1003\)](#) to learn more about the upcoming changes.

Questions? Contact your Account Executive.

