



CREDIT SCORE DISCLOSURE

Your current Credit Score(s) or most recent Credit Score(s) and the key factors that adversely affect you Credit Score(s) in the model used is/are attached.

The range of possible Credit Scores under the model used is **350 – 900**.

Your Credit Score was created on the same date noted at the top of your Credit Score Report. The information and credit scoring model may be different than the Credit Score that may be used by the lender.

**CALIFORNIA CREDIT SCORE NOTICE
NOTICE TO THE HOME LOAN APPLICANT**

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact Pacifica South Bancorp at (760) 806-1746 or (800) 235-7408.

One or more of the following credit bureaus will provide the credit score:

Experian
P.O. Box 9600
Allen, TX, 75013
1-800-311-4769

Equifax Credit Information Services
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111

Trans Union
P.O. Box 1000
Chester, PA 19022
1-800-888-4213

I/WE HEREBY ACKNOWLEDGE THAT I/WE HAVE READ AND RECEIVED A COPY OF THIS NOTICES.

Applicant Signature X	Date X
Applicant Signature X	Date X