



PRIVACY ACT STATEMENT

This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor for a mortgage, mortgage insurance or guaranty or as a borrower for a rehabilitation loan under the agency's program. It will not be disclosed outside the agency without your consent except to financial institutions for verification of employment, assets, mortgage or rent as required and permitted by law. You do not have to give us this information, but if you do not, your application for approval as a prospective mortgagor for a mortgage, mortgage insurance or guaranty or as a borrower for a rehabilitation loan may be delayed or rejected. This information request is authorized by Title 38, U.S.C., Chapter 37 (if VA); by 12 U.S.C., Section 1701 et seq., (if HUD/FHA); and by 42 U.S.C., Section 1452b (if HUD/CPD).

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from PACIFICA SOUTH BANCORP. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that PACIFICA SOUTH BANCORP reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from PACIFICA SOUTH BANCORP. As a part of the application process, PACIFICA SOUTH BANCORP and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to PACIFICA SOUTH BANCORP and to any investor to whom PACIFICA SOUTH BANCORP may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request- Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. PACIFICA SOUTH BANCORP or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to PACIFICA SOUTH BANCORP, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. I/We authorize the release of information concerning the status and disposition of my/our application to any real estate agent, real estate broker or any other housing or real estate professional involved in this transaction. If any application is denied or a counter offer is made, the reasons for these actions may be released to such person. I/We hereby authorize the release of any credit information, loan documentation, or processing information, including depository and employment data, or the status and disposition of our loan to any title agency, insurance agency, insurance company, or PACIFICA SOUTH BANCORP affiliate. This authorization supersedes any restriction typed on a standard processing form.
7. Information may be shared with affiliates and others.

A COPY OF THIS RELEASE IS ALSO AN ACCEPTABLE AUTHORIZATION.

| | |
|---------------------------------|------------------|
| Applicant Signature X | Date X |
| Applicant Signature X | Date X |

INTERVIEWER Do Not Sign Below This Line. *The Certification below this line is for Processor's use only. The Processor signs a copy of this form to attach to other documents as evidence of Applicant's Consent to verify the requested information.*

I HEREBY CERTIFY THIS TO BE AN EXACT AND TRUE COPY OF THE SIGNED ORIGINAL.

Loan Processor's Signature

Date