



USE THE "CONTINUATION SECTION" ON PAGES 6 IF YOU NEED MORE SPACE TO COMPLETE THE LOAN APPLICATION

**1. PROPERTY INFORMATION**

Subject Property Address (Street, City, State, Zip)		No. of Units	Year Built
<b>PURPOSE OF LOAN</b>			
<input type="checkbox"/> <b>PURCHASE</b>		<input type="checkbox"/> <b>REFINANCE</b>	
Sales Price \$	Buyer's Closing Costs Paid By Seller \$	Original Cost \$	Month & Year Acquired
Earnest Money, Down Payment, & Closing Costs will come from: <input type="checkbox"/> Checking/Savings Account <input type="checkbox"/> Sale of _____ <input type="checkbox"/> Sale of Real Estate <input type="checkbox"/> Gift Funds <input type="checkbox"/> Sale of Stocks and/or Bonds <input type="checkbox"/> Other _____		Purpose of loan and Use of Loan Proceeds <input type="checkbox"/> Lower Existing Payment <input type="checkbox"/> Pay for Proposed Improvements ① <input type="checkbox"/> Shorten Term of Existing Loan <input type="checkbox"/> Purchase Space/Lot in Conversion <input type="checkbox"/> Consolidate Existing Liens ①        Lot Price \$ _____ <input type="checkbox"/> Pay off Other Obligations ① <input type="checkbox"/> Other _____ ① Itemize Existing Liens, Proposed Improvements & Other Obligations to be Paid Off	
<input type="checkbox"/> <b>CONSTRUCTION/CONSTRUCTION TO PERM</b>		<input type="checkbox"/> Continued on Page 6	
Month & Year Lot Acquired	Original Cost \$	Describe Improvements Previously Made	
Amount Existing Liens \$	Present Value of Lot \$		
Cost of Home ② \$	Cost for On Site Improvements ② \$		
② Complete a "Cost Breakdown Worksheet" & Attach Floor Plans		Cost \$	

**OCCUPANCY STATUS CERTIFICATION**

<b>Borrower</b>		<b>Co-Borrower</b>	
<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home or Vacation Home	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home or Vacation Home
<input type="checkbox"/> Rental or Investment Property	<input type="checkbox"/> Non-Occupying Co-Borrower	<input type="checkbox"/> Rental or Investment Property	<input type="checkbox"/> Non-Occupying Co-Borrower

I/We intend to occupy the above property as the preceding status indicates and will do so within (30) days after the close of escrow and will extend for an indefinite period of time. I agree that failure to comply to the above occupancy status as provided in this certification shall constitute a DEFAULT under the terms of the loan.

**Borrower**

**2. BORROWER INFORMATION**

**Co-Borrower**

Borrower's Name (Include Jr. or Sr. if Applicable)				Co-Borrower's Name (Include Jr. or Sr. if Applicable)			
Social Security Number		Email Address		Social Security Number		Email Address	
Home Phone (incl. Area code)	Cell Phone (incl. Area code)	Age	Yrs. School	Home Phone (incl. Area code)	Cell Phone (incl. Area code)	Age	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	Dependents not listed by Co-Borrower No.      Ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	Dependents not listed by Borrower No.      Ages		
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
Present Address (Street, City, State, Zip)				Present Address (Street, City, State, Zip)			
<input type="checkbox"/> Own <input type="checkbox"/> Rent    _____ No.Yrs				<input type="checkbox"/> Own <input type="checkbox"/> Rent    _____ No.Yrs			
<input type="checkbox"/> Check Here if Present Address is Subject Property If Rental, complete Landlord Name & Address,(Street, City, State, Zip)				<input type="checkbox"/> Check Here if Present Address is Subject Property If Rental, complete Landlord Name & Address,(Street, City, State, Zip)			

If residing at present address less than two years, complete the following

Previous Address (Street, City, State, Zip)				Previous Address (Street, City, State, Zip)			
<input type="checkbox"/> Own <input type="checkbox"/> Rent    _____ No.Yrs				<input type="checkbox"/> Own <input type="checkbox"/> Rent    _____ No.Yrs			
Previous Lender/Landlord Name & Address,(Street, City, State, Zip)				Previous Lender/Landlord Name & Address,(Street, City, State, Zip)			

Borrower		3. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self-Employed	Yrs on this job	Name & Address of Employer	<input type="checkbox"/> Self-Employed	Yrs on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Email Address	Business Fax Phone (incl. area code)		Email Address	Business Fax Phone (incl. area code)	

If employed in current position for less than two years or if currently employed in more than one position, complete the following

Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates To/From	Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates To/From
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates To/From	Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates To/From
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

**4. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Gross Monthly Income	Borrower	Co-Borrower	TOTAL	Monthly Housing Expense	Present
Base Employment Income	\$	\$	\$	Rent	\$
Overtime				First Mortgage (P&I)	
Bonuses				Other Financing (P&I)	
Commissions				Hazard Insurance	
Dividends/Interest				Real Estate Taxes	
Net Rental Income				Mortgage Insurance	
OTHER (3) See Below				Homeowner Assn. Dues	
OTHER (3) See Below				Other:	
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>TOTAL HOUSING</b>	<b>\$</b>

B/C	Describe Other Income: (3) NOTICE: Income from Alimony, Child Support or Separate Maintenance need not be revealed if the Borrower(B) or CoBorrower(C) does not wish to have it considered for repaying this loan.	Monthly Amount
		\$

**5. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans relating to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

<p><b>Borrower</b>    <input type="checkbox"/> I do not wish to furnish this information.</p> <p><b>RACE/NATIONAL ORIGIN:</b>    <input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Asian or Pacific Islander    <input type="checkbox"/> Black, not of Hispanic origin    <input type="checkbox"/> Hispanic    <input type="checkbox"/> White, not of Hispanic origin</p> <p><input type="checkbox"/> Other (specify) _____</p> <p><b>SEX:</b>    <input type="checkbox"/> Female    <input type="checkbox"/> Male</p>	<p><b>Co-Borrower</b>    <input type="checkbox"/> I do not wish to furnish this information.</p> <p><b>RACE/NATIONAL ORIGIN:</b>    <input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Asian or Pacific Islander    <input type="checkbox"/> Black, not of Hispanic origin    <input type="checkbox"/> Hispanic    <input type="checkbox"/> White, not of Hispanic origin</p> <p><input type="checkbox"/> Other (specify) _____</p> <p><b>SEX:</b>    <input type="checkbox"/> Female    <input type="checkbox"/> Male</p>
---	--

**6. ASSETS & LIABILITIES**

ASSETS		Cash or Market Value	Liabilities and Pledged Assets: List creditor's name, address and account number for outstanding debts, including automobile loans, revolving charge accounts, alimony, child support, etc. Use the "Continuation Section", if necessary. <b>List Real Estate Loans in "Schedule &amp; Disposition of Real Estate Owned."</b>		
Description			LIABILITIES	Monthly Payment	Unpaid Balance
Cash deposit toward purchase held by:		\$			
Name & address of Bank, S&L or Credit Union			Name & Address of Company	<input type="checkbox"/> Auto Loan	<input type="checkbox"/> To Be Paid Off <input type="checkbox"/> With Loan Proceeds
			Acct. no.	\$	\$
Acct. no.		\$	Name & Address of Company	<input type="checkbox"/> Auto Loan	<input type="checkbox"/> To Be Paid Off <input type="checkbox"/> With Loan Proceeds
Acct. no.		\$			
Acct. no.		\$			
Acct. no.		\$	Acct. no.	\$	\$
Name & address of Bank, S&L or Credit Union			Name & Address of Company	<input type="checkbox"/> Auto Loan	<input type="checkbox"/> To Be Paid Off <input type="checkbox"/> With Loan Proceeds
			Acct. no.	\$	\$
Acct. no.		\$	Name & Address of Company	<input type="checkbox"/> Auto Loan	<input type="checkbox"/> To Be Paid Off <input type="checkbox"/> With Loan Proceeds
Acct. no.		\$			
Acct. no.		\$			
Acct. no.		\$	Acct. no.	\$	\$
Name & address of Bank, S&L or Credit Union			Name & Address of Company	<input type="checkbox"/> Auto Loan	<input type="checkbox"/> To Be Paid Off <input type="checkbox"/> With Loan Proceeds
			Acct. no.	\$	\$
Acct. no.		\$	Name & Address of Company	<input type="checkbox"/> Auto Loan	<input type="checkbox"/> To Be Paid Off <input type="checkbox"/> With Loan Proceeds
Acct. no.		\$			
Acct. no.		\$			
Acct. no.		\$	Acct. no.	\$	\$
Name & address of Asset Manager/Brokerage House for Stocks & Bonds			Name & Address of Company	<input type="checkbox"/> Auto Loan	<input type="checkbox"/> To Be Paid Off <input type="checkbox"/> With Loan Proceeds
			Acct. no.	\$	\$
Name of, # of Units and Description:		\$	Name & Address of Company	<input type="checkbox"/> Auto Loan	<input type="checkbox"/> To Be Paid Off <input type="checkbox"/> With Loan Proceeds
		\$	Acct. no.	\$	\$
Life Insurance Net Cash Value		\$	Name & Address of Company	<input type="checkbox"/> Auto Loan	<input type="checkbox"/> To Be Paid Off <input type="checkbox"/> With Loan Proceeds
Face Amount \$					
Vested Interest in Retirement Fund		\$			
Net Worth of Business Owned		\$	Acct. no.	\$	\$
Automobiles Owned (Make & Year)		\$	Name & Address of Company	<input type="checkbox"/> Auto Loan	<input type="checkbox"/> To Be Paid Off <input type="checkbox"/> With Loan Proceeds
		\$			
		\$			
		\$	Acct. no.	\$	\$
Other Assets (Itemize)		\$	Name & Address of Company	<input type="checkbox"/> Auto Loan	<input type="checkbox"/> To Be Paid Off <input type="checkbox"/> With Loan Proceeds
		\$			
		\$	Acct. no.	\$	\$
		\$	Alimony/Child Support/Separate Maintenance Pmts To	\$	
		\$			
		\$	Childcare & Job Related Expenses (VA Loans Only)	\$	
		\$			

**6. ASSETS & LIABILITIES (Continued)**

**SCHEDULE & DISPOSITION OF REAL ESTATE OWNED**

<b>Property #1 Address (Street, City, State, Zip)</b>					Property Type
<input type="checkbox"/> Check Here if Subject Property					
Property Value \$	Monthly Taxes \$	Monthly Insurance Costs \$	Monthly Association Dues \$	Other Monthly Costs \$	
First Lien Lender Name & Address			Loan Amount \$	Monthly P & I Payment \$	
			Account Number		
Second Lien Lender Name & Address			Loan Amount \$	Monthly P & I Payment \$	
			Account Number		
Third Lien Lender Name & Address			Loan Amount \$	Monthly P & I Payment \$	
			Account Number		
<input type="checkbox"/> Property is Listed for Sale @ \$ _____ (Attach Listing Agreement)		<input type="checkbox"/> Property Sold/in Escrow @ \$ _____ (Attach Escrow Instructions & Contracts)			
<input type="checkbox"/> Property is/will be rented for \$ _____/Month (Attach Rental Agreement)		<input type="checkbox"/> I/We intend to continue living in this property as our Primary Residence.			

<b>Property #2 Address (Street, City, State, Zip)</b>					Property Type
<input type="checkbox"/> Check Here if Subject Property					
Property Value \$	Monthly Taxes \$	Monthly Insurance Costs \$	Monthly Association Dues \$	Other Monthly Costs \$	
First Lien Lender Name & Address			Loan Amount \$	Monthly P & I Payment \$	
			Account Number		
Second Lien Lender Name & Address			Loan Amount \$	Monthly P & I Payment \$	
			Account Number		
Third Lien Lender Name & Address			Loan Amount \$	Monthly P & I Payment \$	
			Account Number		
<input type="checkbox"/> Property is Listed for Sale @ \$ _____ (Attach Listing Agreement)		<input type="checkbox"/> Property Sold/in Escrow @ \$ _____ (Attach Escrow Instructions & Contracts)			
<input type="checkbox"/> Property is/will be rented for \$ _____/Month (Attach Rental Agreement)		<input type="checkbox"/> I/We intend to continue living in this property as our Primary Residence.			

<b>Property #3 Address (Street, City, State, Zip)</b>					Property Type
<input type="checkbox"/> Check Here if Subject Property					
Property Value \$	Monthly Taxes \$	Monthly Insurance Costs \$	Monthly Association Dues \$	Other Monthly Costs/Space Rent \$	
First Lien Lender Name & Address			Loan Amount \$	Monthly P & I Payment \$	
			Account Number		
Second Lien Lender Name & Address			Loan Amount \$	Monthly P & I Payment \$	
			Account Number		
Third Lien Lender Name & Address			Loan Amount \$	Monthly P & I Payment \$	
			Account Number		
<input type="checkbox"/> Property is Listed for Sale @ \$ _____ (Attach Listing Agreement)		<input type="checkbox"/> Property Sold/in Escrow @ \$ _____ (Attach Escrow Instructions & Contracts)			
<input type="checkbox"/> Property is/will be rented for \$ _____/Month (Attach Rental Agreement)		<input type="checkbox"/> I/We intend to continue living in this property as our Primary Residence.			

LIST ADDITIONAL NAMES UNDER WHICH CREDIT HAS PREVIOUSLY BEEN RECEIVED AND INDICATE APPROPRIATE CREDITOR NAME(S) AND ACCOUNT NUMBER(S):

Alternate Name	Creditor Name	Account Number
----------------	---------------	----------------

**7. VESTING INFORMATION**

<p style="text-align: center;"><b>Borrower</b></p> <p><input type="checkbox"/> Husband &amp; Wife as Joint Tenants    <input type="checkbox"/> Single, Never Been Married</p> <p><input type="checkbox"/> Community Property    <input type="checkbox"/> Unmarried</p> <p><input type="checkbox"/> Tenants in Common    <input type="checkbox"/> Widowed</p> <p><input type="checkbox"/> Sole &amp; Separate Property    <input type="checkbox"/> Other _____</p>	<p style="text-align: center;"><b>Co-Borrower</b></p> <p><input type="checkbox"/> Husband &amp; Wife as Joint Tenants    <input type="checkbox"/> Single, Never Been Married</p> <p><input type="checkbox"/> Community Property    <input type="checkbox"/> Unmarried</p> <p><input type="checkbox"/> Tenants in Common    <input type="checkbox"/> Widowed</p> <p><input type="checkbox"/> Sole &amp; Separate Property    <input type="checkbox"/> Other _____</p>
---	--

**8. DECLARATIONS**

Borrower		CoBorrower		If You Answer "Yes" to any question A through I, please use Page 6 for explanation.
Yes	No	Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A. Are there any outstanding judgments against you?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	B. Have you been declared bankrupt in the last 7 Years?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	C. Have you had property foreclosed upon or given title or deed in lue in the last 7 years?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	D. Are you a party to a lawsuit?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, or transfer of title in lieu of foreclosure or judgment? (This would include such loans as home loans, SBA, home improvement, education, manufactured (mobile) home, or any other mortgage, financial obligation, bond or guarantee. If "Yes," provide details, including date, name and address of Lender, loan number, and reasons for action.)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	G. Are you obligated to pay alimony, child support or separate maintenance?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	H. Is any part of the down payment borrowed?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	I. Are you a co-maker or endorser on a note?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	J. Are you a U.S. Citizen?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	K. Are you a permanent resident alien?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	L. Do you intend to occupy the property as your primary residence?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	M. If Question L was "Yes", have you had an ownership interest in a property in the last three years? (1)What type of property did you own? Principal residence (PR), Second home (SH), or Investment property (IP) (2)How did you hold title to the home? Solely by yourself (S), Jointly with your spouse (SP), or Jointly with another person (O)

**9. ACKNOWLEDGEMENT AND AGREEMENT**

The undersigned specifically acknowledge(s) and agree(s) that:

- (1) the loan requested by this application will be secured by a mortgage or deed of trust on property;
- (2) the property will not be used for any illegal or prohibited purpose or use;
- (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein;
- (4) occupation of the property will be as indicated above;
- (5) verification or reverification of any information contained in the application may be made at any time by the lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the lender even if the loan is not approved;
- (6) the Lender, its agents, successors and assigns will rely on information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing;
- (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency;
- (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me;
- (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property; and
- (10) the information in this application and any other documentation obtained in the processing of this application may be shared with affiliates and others.

**Certification:** I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we may have made on this application.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

<b>To Be Completed By Interviewer:</b>  The application was taken by:  <input type="checkbox"/> Face-to-Face Interview  <input type="checkbox"/> Mail <input type="checkbox"/> Telephone	Interviewer's Signature _____ Date _____	Name & Address of Interviewer's Employer & Acknowledgment  <b>PACIFICA SOUTH BANCORP</b> 2210 E. Vista Way, Suite 1 Vista, CA 92084  Broker Acknowledgment: <input type="checkbox"/>
	Interviewer's Name (Printed) _____	
	Interviewer's Phone Number (Include Area Code) _____	

**CONTINUATION SECTION** Use this "Continuation Section if you need more space to complete the Loan Application. Mark "B" for Borrower and "C" for Co-Borrower. Use Additional Pages if necessary.

Lined area for providing additional information or signatures.

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both to knowingly make false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	