



Pacifica South Bancorp, hereinafter referred to as “Lender” may require the use of the following providers of services, hereinafter referred to as “Providers”.

Lender’s address is **2210 E. Vista Way, Suite 1 Vista, CA 92084**. Lender’s phone number is **800-235-7408**.

1. Within the last 12 months, Lender has repeatedly used or required borrowers to use the services of the following Providers:

| Vendor | Telephone Number | Relationship | Cost Range |
|--|------------------|---|---------------------------|
| Truelink, Inc. 3026 South Higuera San Luis Obispo, CA 93401 | (805) 782-8282 | Independent Agency for Credit Reports | \$12 to \$55 per Borrower |
| Lenders Credit 20929 Ventura Blvd. Suite 203 Woodland Hills, CA 91364 | (818) 226-3700 | Independent Agency for Credit Reports | \$12 to \$55 per Borrower |
| Stormwater Research Group 515 Congress, Suite 200 Austin, TX 78701 | (800) 447-7893 | Independent Agency for Flood Insurance Map Reviews and Flood Certifications | \$10 to \$40 |
| Transamerica Tax Service Two Embarcadero Center #330 San Francisco, CA 94111 | (415) 392-2126 | Independent Provider of Real Estate Tax Information | \$68 to \$90 |

2. At the time Lender receives the loan application, Lender may not have decided which of the following Providers, as may be required, Lender would use for the loan application.

| Vendor List | Service Provided | Cost Range |
|--|---|---|
| If required, the appraisal for your loan is selected from an Appraiser on a Real Estate Appraiser list we control. | Independent Provider of Real Property Appraisal Reports | \$135 to \$700 |
| If required, a review appraisal for your loan is selected from a Review Appraiser on a Real Estate Appraiser list we control. | Independent Provider of Real Property Appraisal Reviews | \$150 to \$300 |
| We do not require the Services of any specific Title Company, Escrow or Closing Agent. We do require that a Title Company meet criteria set forth by an Independent Rating Agency. | Title Company, Escrow Agent, Closing Agent | Paid by Property Owner, Buyer or Seller. |
| If required, we select a Mortgage Insurance Company from a list controlled and approved by the Federal National Mortgage Association (FNMA) or the Federal Home Loan Mortgage Corporation (FHLMC). | Private Mortgage Insurance Companies | State Insurance Regulator’s Offices regulate premium schedules charged by all Mortgage Insurance Companies. |

3. Unless otherwise indicated above or by separate disclosure,
- (a) the Providers listed on this page are not associates, affiliates or relatives of Lender;
 - (b) the Providers do not have employment, franchise or other business relationship with Lender; and
 - (c) within the last 12 months, the Providers have not maintained an account with Lender or had an outstanding loan or credit arrangement with Lender.

If the lender requires the use of any other provider(s) other than those disclosed, from a list that they control or approve, then the specific provider(s) will be disclosed to us in an amended statement at settlement.

I/We have read this disclosure form, and understand that the lender is requiring me/us to purchase the above described settlement services at the estimated cost listed as a condition of our loan.

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