



**FAIR LENDING NOTICE**

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographical area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such a consideration is required to avoid an unsafe and unsound business practice; or
2. Race, Color, Religion, Sex, Marital Status, National Origin or Ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographical area surrounding a housing accommodation or whether or not, under what terms and conditions to provide financial assistance.

The provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one to four unit family residences occupied by the owner and for the purpose of the home improvement of a one to four unit family residence.

If you have questions about your rights, or you wish to file a complaint, contact the manager of this financial institution or:

DEPARTMENT OF REAL ESTATE 107 South Broadway, Rm 8107 Los Angeles, CA 90012

DEPARTMENT OF REAL ESTATE 185 Berry Street, Suite 3400 San Francisco, CA 94107

**EQUAL CREDIT OPPORTUNITY NOTICE**

The FEDERAL EQUAL CREDIT OPPORTUNITY ACT prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The Federal Agency that administers compliance with law concerning this lender is:

FEDERAL TRADE COMMISSION 13209 Federal Building 11000 Wilshire Blvd. Los Angeles, Ca. 90024

**COPY OF REAL PROPERTY APPRAISAL REPORT**

You have a right to a copy of the appraisal report obtained in connection with your loan, provided that you have paid for the report. If you wish a copy of the appraisal report, you must submit a written request no later than 90 days after you are informed about the action taken on your credit application, or the closing of your loan, or the withdraw of your application. Your request must be submitted to:

PACIFICA SOUTH BANCORP.

2210 E. Vista Way, Suite 1

Vista, CA 92084

*NOTICE TO BORROWER: The appraisal report is prepared by a licensed or certified real estate appraiser who is independent of your loan broker or real estate lender. Neither the loan broker nor lender participates in the preparation of the appraisal report and they assume no responsibility for errors or omissions in its preparation. The appraisal report is prepared solely for the use in underwriting your loan application. Neither you nor any third party should use or rely upon the appraisal report for any other purpose.*

**RIGHT TO FINANCIAL PRIVACY ACT**

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).

**I/WE HEREBY ACKNOWLEDGE THAT I/WE HAVE READ AND RECEIVED A COPY OF THESE NOTICES AND THAT WE HAVE A RIGHT TO A COPY OF THE APPRAISAL REPORT.**

Applicant Signature <b>X</b>	Date <b>X</b>
Applicant Signature <b>X</b>	Date <b>X</b>