

DECLARATION OF NON-OWNER OCCUPANCY

Borrower certifies to LENDER ("Originator") as follows:

1. I have applied to Originator for a trust deed loan in the amount of \$_____ secured by the real property located at_____ (the "Property").
2. Originator has stressed to me the importance of knowing whether I occupy or intend to occupy the Property as my principal residence.
3. I have represented to Originator and again represent to Originator that:
 - A. My true and only principal residence is located at:

 - B. The Property that will secure this loan is not my principal residence.
 - C. I have no intention of ever making the Property securing the Loan my principal residence.

The lender, broker, assignees and successors of the Originator may rely upon this certificate. I declare under penalty of perjury under the laws of the State of California that the foregoing Certificate is true and correct.

Dated: _____

Dated: _____

Borrower(s)