



DECLARATION OF NON-OWNER OCCUPANCY

I ("Borrower") certify and represent to Lender ("Originator") as follows:

I have applied to Originator for a trust deed loan secured by the real property located at

_____ (the "Property") for investment purposes.

I ("Borrower") hereby declare that I have no intention of making the Property my principal residence. Additionally, I declare that I have no intention of utilizing the Property as a second home. Furthermore, no surviving spouse or family member shall live in the Property.

I ("Borrower") understand and represent that I understand the difference between a consumer loan for personal purposes and a commercial loan for business purposes. Borrower represents and understands that this loan is not a consumer loan and therefore is not subject to any laws relating to consumer loans under any state or federal laws. I declare that all loan proceeds are for investment/business purpose, and no loan proceeds are for consumer, family, and/or household purposes.

The lender, broker, assignees and successors may rely upon this information. I declare under penalty of perjury the foregoing is true and correct.

Borrower Name: _____

Co-Borrower Name: _____

Entity Name (If Applicable): _____

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____