

OCCUPANCY CERTIFICATION

Borrower(s)

Property Address

Loan Number

I/We the undersigned certify that:

____ **Primary Residence** - I/we will occupy the Property as my/our principal residence within 60 days after the date of closing as stated in the Mortgage or Deed of Trust I/we executed. I/We will continue to occupy the Property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing.

____ **Second Home** - I/we will occupy the Property as a second home (vacation, etc) while maintaining a principal residence elsewhere.

____ **Investment Property** - I/we will not occupy the Property as a principal residence or second home. The Property is an investment to be held or rented.

REFINANCE ONLY (the following must be completed on a refinance transaction)

____ I/We the undersigned, certify that the property referenced above is **NOT** currently listed for sale or under contract to be listed for sale or there is absolutely no intent to sell for a minimum of 12 months.

I/We the undersigned acquired this property on _____, _____.

I/We understand that it is illegal to provide false information in an application for a mortgage loan. Mortgage fraud is punishable by up to 30 years in federal prison or a fine of up to \$1,000,000, or both under the provisions of Title 18, United States Code, Section. 1001, et seq.

I/We understand that failure to comply with the requirements in the Mortgage or Deed of Trust regarding occupancy of the property will entitle the Lender to exercise its remedies for breach of covenant under the Mortgage or Deed of Trust. Such remedies include, without limitation, requiring immediate payment in full of the remaining indebtedness under the Loan together with all other sums secured by the Mortgage or Deed of Trust, and exercise of power of sale or other applicable foreclosure remedies, to the extent permitted by the Mortgage or Deed of Trust.

Borrower _____ Date _____ Borrower _____ Date _____

Borrower _____ Date _____ Borrower _____ Date _____