

Occupancy Certification

Borrower _____

Premises _____

Gentlemen:

The undersigned, having applied for a loan to be secured by a first mortgage or deed of trust on the referenced property, certifies as follows (check one):

- _____ A. **PRINCIPAL RESIDENCE:** The property will be occupied by me/us as our primary residence.
- _____ B. **SECOND HOME:** The property will be a second home used in addition to my/our primary residence. Any rental income from the property may not be used to qualify for the mortgage application.
- _____ C. **INVESTMENT PROPERTY:** This property will not be occupied by me/us and will be considered strictly an investor unit.

I/We fully understand that this certification is made for the purpose of determining eligibility, the applicable interest rate and fees associated with this loan. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning the above representative as it applies to Federally insured or guaranteed loans under the provisions of Title 18, United States Code Section 1014.

Date: _____ Borrower Signature: _____

Date: _____ Borrower Signature: _____