OCCUPANCY CERTIFICATION

____
Borrower Name

____
Co-Borrower Name

____
Subject Property Address

____
Loan Number

Certification

I/We the undersigned certify that:

☐ **Primary Residence** – I/we will occupy the Property as my/our principal residence immediately upon closing, or within 30 days after the date of closing as stated in the Mortgage or Deed of Trust I/we executed.

☐ **Second Home** – I/we will occupy the Property as a second home (vacation, etc.) while maintaining a principal residence elsewhere. The Property is not subject to any time sharing, rental pool, or third-party management/rental agreement, and I/we will retain exclusive control over occupancy of the Property.

☐ **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. I/We understand that any rental income may be subject to lender verification.

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.

☐ I/We the undersigned certify continuous occupancy of the Property as represented above since the date of acquisition, with no interruption exceeding any applicable investor seasoning requirement.

I/We the undersigned acquired this property on ________________________, _____________ (date).

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, a fine of up to $1,000,000, or both, under the provisions of Title 18, United States Code, Section 1001 (false statements) and Section 1014 (false statements to influence a financial institution), 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.

Signatures

Borrower Signature / Printed Name	Date	Co-Borrower Signature / Printed Name	Date
Borrower Signature / Printed Name	Date	Co-Borrower Signature / Printed Name	Date