



OCCUPANCY STATEMENT

Please indicate your use of the subject property following closing by selecting one of the categories below:

1. () I/We shall occupy the above property as my/our primary residence within thirty (30) days after the loan has closed, and will continue to occupy the said property as my/our primary and permanent residence for a continuous period of at least one (1) year thereafter. I/We have no present intent nor plans to sell, lease, rent or otherwise dispose of said residence. I/We am/are not purchasing said residence for investment purposes. The Lender may from time to time require, and I/we shall furnish promptly, evidence satisfactory to Lender of my/our continuing occupancy of the property as my/our permanent, full time residence.

OR

- () **IF A REFINANCE**, as of the date of my/our application, I/we presently occupy the above property as my/our primary and permanent residence and shall continue to occupy the property as my/our primary and permanent residence for at least one (1) year after the loan has closed.
2. () It is my/our intention to use the property as a second/vacation home within thirty (30) days after the loan has closed. It is being purchased for my/our use and occupancy; or if refinance; as of the date of my/our application, I/we presently use this property as a second/vacation home.
3. () It is my/our intention not to live in the property, but to use the property as an investment property.

I/we do certify to the Lender that the above information is correct. I/We understand that this Occupancy Statement shall be relied upon by the Lender and others in the decision to grant a mortgage loan; and that any untrue statement may be grounds for rescission of the mortgage loan and/or constitute a default under the mortgage and my/our mortgage commitment.

Applicant _____

_____ Date

Applicant _____

_____ Date