## DECLARATION OF NON-OWNER OCCUPANCY

Borrower certifies to LENDER ("Originator") as follows:

1). I have applied to Originator for a trust deed loan in the amount of					
\$	secured by the real property located				
at	(the "Property").				
2). Originator has stressed to me th	e importance of knowing whether I				
occupy or intend to occupy the Prop	perty as my principal residence.				
3). I have represented to Originator	and again represent to Originator that:				
A. My true and only principal reside	nce is located at:				

B. The Property that will secure this loan is not my principal residence.

C. I have no intention of ever making the Property securing the Loan my principal residence.

The lender, broker, assignees and successors of the Originator may rely upon this certificate. I declare under penalty of perjury under the laws of the State of California that the foregoing Certificate is true and correct.

Borrower:	 
Date:	 -
Borrower:	 

Date:			