

CERTIFICATION OF NON-OWNER OCCUPANCY AND INDEMNITY

Lender: SAMPLE LENDER	Borrower: BORROWER SAMPLE
Date: February 26, 2026	Loan Number: 123

The person executing this certification on behalf of Borrower certifies to Lender, its agents, employees, successors and assigns the following:

1. Borrower has applied to Lender for a loan in the amount of **FIVE HUNDRED THOUSAND AND 00/100 DOLLARS (US \$500,000.00)** (the "**Loan**") secured by the real property at **456 Anyblvd, Anytown, CA 09877** (the "**Property**").

2. Lender has stressed the importance of knowing whether the Property will be occupied by a person with a direct or indirect ownership interest in Borrower as his or her principal residence.

3. The person executing this certification on behalf of Borrower certifies and represents to Lender that:

(a) Each person who, directly or indirectly, has an ownership interest in Borrower has his or her true and only principal residence located at:

(b) The Property that will secure the Loan is not the principal residence of any person who has a direct or indirect ownership interest in Borrower; and

(c) No person who, directly or indirectly, has an ownership interest in Borrower has any intention of ever making the Property securing the Loan his or her principal residence.

4. Borrower agrees to hold Lender harmless and agrees to defend, indemnify, protect and hold Lender and its agents, officers, contractors, and employees harmless from and against any and all claims asserted or liability established that arises from the falsity of any part of this declaration.

The person executing this certification on behalf of Borrower declares under penalty of perjury under the laws of the State of **California** that the foregoing is true and correct.

Dated: February 26, 2026

BORROWER:

BORROWER SAMPLE,
a California limited liability company

By: _____
JANE SAMPLE,
manager