

Borrower:	
CERTIFICATE OF NON-OWNER OCCUPANCY	
Borrower certifies to Val-Chris Investments, Inc. as follows:	
1. I/we have applied to Val-Chris Investments, secured by the real property, also known as the	,
*	
*Borower must write in subject property address in the box above	
2. Originator has stressed to me/us the importance of knowing whether or not the subject property is my/our primary residence. I/we know that the legal responsibilities of Originator vary considerably depending upon whether the Loan is secured by my/our primary residence or not.	
3. I/we have <u>represented</u> to Originator and again <u>represent</u> that <b>the property</b> referenced above is not my primary residence and I/we do not intend to occupy it any time in the near future.	
My/our <u>primary residence</u> now and at the closing of this loan is:	
*	
*Borrower must write in primary residence address in the box above	
The lender, broker, assignees and successors of the Originator may rely upon this certificate. I/we declare under penalty of perjury under the laws of the State of California that the foregoing Certificate is true and correct.	
By signing below, I/we certify that I/occupying the subject property we on.	
Borrower's Signature	Date
Borrower's Signature	<u>Date</u>