

DATE: 02/12/2010
APPLICANT: KEVIN NOE
KRISTIN LAUTH

Office #: 0000558
1571 SAWGRASS CORP PKWY, 4 FL
SUNRISE, FL 33323
Phone: (800)906-3818
Office Fax No.: (866)672-0470

CASE NO: FL0951595662703
LOAN NO: 219368969
PROPERTY: 1626 NW 143RD WAY
PEMBROKE PINES, FL 33028-3009

CERTIFICATION: OCCUPANCY AND CONTRIBUTIONS/CONCESSIONS

1. **Occupancy:** I will use the Property as:
☒ my primary residence.
☐ my second home.
☐ an investment property.
2. **Contributions/Concessions:** I understand that I must disclose to Lender all contributions, incentives and concessions offered or provided to me by the seller, builder, mortgage broker, marketing agent, real estate agent, relocation company, or other third party, in connection with the purchase or financing of the Property.
Examples of "contributions, incentives and concessions" (not all inclusive) might include:
 - Cash payment or gift of assets to me—whether made before, at or after closing
 - Payment of closing costs
 - Gift or donation to a third party
 - Payments to be made to me after closing for mortgage or rental payments on the Property
 - Payment to be made for taxes, decorating allowance, HOA dues or other expenses related to the Property
3. I represent to Lender that, in connection with the purchase or financing of the Property: **[mark all boxes that apply]**
☐ I have not received any contributions, incentives or concessions.
☐ I received contributions, incentives or concessions, and these items are fully described in the final purchase and sale agreement that I provided to Lender.
☐ I received contributions, incentives or concessions, and these items are fully described on the enclosed Exhibit A. I also enclose copies of all documents related to these items.
4. I will promptly notify Lender in writing at the address on the enclosed return envelope if any additional contributions, incentives or concessions are offered to me before or after closing in connection with the purchase or financing of the Property. I will fully describe these items in the written notice.
5. By signing below, I acknowledge and understand that the representations made by me in this Statement are material to Lender and Lender is relying on the truthfulness of my statements to make the loan to me.
6. I acknowledge that any intentional or negligent misrepresentation of the information provided in this certification may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, US Code § 1001, *et seq.*, and/or liability for monetary damages to Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any such misrepresentation.

This form must be completed and signed by all Applicants and returned to Lender in the enclosed return envelope before final loan approval will be issued. Do not sign this form before Sections 1 and 3 are completed.

Applicant KEVIN NOE

Date Applicant KRISTIN LAUTH

Date

Applicant

Date Applicant

Date

Occupancy & Contributions/Concessions Certification
1E798-US (07/07)(d/i)

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EXHIBIT A

DESCRIPTION OF CONTRIBUTION INCENTIVE OR CONCESSION	SOURCE (NAME OF CONTRIBUTOR)	EST. VALUE
Cash payment to me		
Payment of closing costs		
Gift to me (specify item)		
Gift or donation to a third party (Identify item and party)		
Payments to be made to me after closing for mortgage payments on the Property		
Payments to be made to me for rental of the Property		
Payment to be made to me for future taxes, or HOA dues		
Decorating allowance		
Club Membership		
Other (specify below):		