

**OCCUPANCY CERTIFICATION
(Second Lien Modification Program)**



PROPERTY INFORMATION. I am requesting a modification of a second lien mortgage with respect to the property located at the following address:

Street Address, Apt. #, City, State, Zip

OCCUPANCY CERTIFICATION. I hereby certify under penalty of perjury that **either** (a) I occupy the property described above as a principal residence, **or** (b) the property is a rental property and each of the following statements is true and correct with respect to the property:

1. I intend to rent the property to a tenant or tenants for at least five years following the effective date of my mortgage modification. I understand that the servicer, the US Department of the Treasury, or their respective agents may ask me to provide evidence of my intention to rent the property during such time. I further understand that such evidence must show that I used reasonable efforts to rent the property to a tenant or tenants on a year-round basis, if the property is or becomes vacant during such five-year period.

Note: The term "reasonable efforts" includes, without limitation, advertising the property for rent in local newspapers, websites or other commonly used forms of written or electronic media, and/or engaging a real estate or other professional to assist in renting the property, in either case, at or below market rent.

2. The property is not my secondary residence and I do not intend to use the property as a secondary residence for at least five years following the effective date of my mortgage modification. I understand that if I do use the property as a secondary residence during such five-year period, my use of the property may be considered to be inconsistent with the certifications I have made herein.

Note: The term 'secondary residence' includes, without limitation, a second home, vacation home or other type of residence that I personally use or occupy on a part-time, seasonal or other basis.

Notwithstanding the certifications made in paragraphs (1) and (2) above, I may at any time sell the property, occupy it as my principal residence, or permit my legal dependent, parent or grandparent to occupy it as their principal residence with no rent charged or collected, none of which will be considered to be inconsistent with such certifications.

This certification is effective on the earlier of the date listed below or the date received by your servicer.

ACKNOWLEDGEMENT. The undersigned certifies under penalty of perjury that all of the statements contained in this document are true and correct. By signing below, I also understand and acknowledge that knowingly submitting false information may violate Federal and other applicable law.

Borrower Signature

Social Security Number

Date of Birth

Date

Co-borrower Signature

Social Security Number

Date of Birth

Date