

Occupancy Certificate

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Loan # _____

Property Address: _____

I/We the undersigned, hereby certify that the occupancy status of the above captioned property will be as follows

_____ Primary Residence – Occupied by Borrower(s) within sixty (60) days of closing as stated in the Security Instrument I/we executed.

_____ Second Home – To be occupied by Borrower(s) as a second home (vacation, etc) while maintaining principal residence elsewhere.

_____ Investment Property – Not occupied by Borrower. Purchased as an investment to be held or rented.

REFINANCE ONLY (The following must be completed when financing is to refinance property listed above)

_____ I/We the undersigned, hereby certify that the above captioned property is **NOT** currently listed for sale or under contract to be listed for sale.

I/We the undersigned, acquired this property on _____, _____

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include: 18 U.S.C. § 1001 - Statements or entries generally; 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions; 18 U.S.C. § 1014 - Loan and credit applications generally; 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents; 18 U.S.C. § 1341 - Frauds and swindles by Mail; 18 U.S.C. § 1342 - Fictitious name or address; 18 U.S.C. § 1343 - Fraud by wire; 18 U.S.C. § 1344 - Bank Fraud; 42 U.S.C. § 408(a) - False Social Security Number

I/We acknowledge it is illegal for a person(s) to make a false statement regarding the occupancy of property being financed in a loan and credit application and that we are subject to prosecution under Section 1001, 1010 and 1014 under Title 18 of the United States Code

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.