

Loan #: _____

Borrower: _____

Date: _____

Borrower's Mailing Address: _____

City: _____ State: _____ Zip: _____

Non-participating Spouse: _____

Non-participating Spouse's Mailing Address: _____

City: _____ State: _____ Zip: _____

Guarantor (if different than Borrower): _____

Guarantor's Mailing Address (if different than Borrower): _____

City: _____ State: _____ Zip: _____

Lender: _____

Lender's Mailing Address: _____

City: _____ State: _____ Zip: _____

Lender's Note: Note dated _____, in the original principal amount of \$ _____, executed by Borrower and payable to Lender (the "Loan") and [check if applicable] Guaranteed by Guarantor.

Property: _____, _____, _____

Non-participating Spouse certifies to Lender the following:

- 1) The assets indicated in the financial statement(s) (the "Financial Statements") of Borrower (and Guarantor, if applicable) attached hereto as Exhibit A are subject to the liabilities of the Borrower (and Guarantor, if applicable), created by the above described Loan regardless of the ownership, title vesting, and/or community/separate property nature of those properties listed without the further consent or action of Non-participating Spouse.
- 2) Non-participating Spouse hereby subordinates any right, title, interest and/or claim that Non-participating Spouse might have in the assets listed on the Financial Statements to 100% of the liability created by the Borrower's execution of (and Guarantor's guaranty of, if applicable) the Loan.

Non-participating Spouse understands that Lender will rely on this information in connection with the closing of the Loan.

Non-participating Spouse's Signature:
