



A-1 Mortgage, Inc.
2160 W. 11th Ave., Ste. D
Eugene, OR 97402

IMPOUND AUTHORIZATION

On any loan with more than 20% down payment, or a LTV of less than 80%, an impound account for property taxes and hazard insurance is not required by our lender. The lender may charge to waive an impound account.

For your convenience, you may wish to establish an impound account.

I(we) do agree to an impound account _____ / _____ (Both Initial)
Borrower Co-Borrower

I(we) do not wish to have impounds _____ / _____ (Both Initial)
Borrower Co-Borrower

OCCUPANCY AGREEMENT

I(we) do agree to occupy the residence at _____

It is understood that if the loan is approved on the above property, I(we) will occupy the property within 30 days of the recording of the deed of trust. I understand it is a Federal crime punishable by fine and/or imprisonment to knowingly make any false statement concerning the above agreement as covered in the provisions of Title 18, United States Code, Section 1014.

Borrower Date ____/____/____

Co-Borrower Date ____/____/____

This is a n/o/o _____ (Loan Officer's initials)