

Loan Number: 30-04-0308

MIN Number: 1001504-0904900030-9

Lender: UNITY FINANCIAL GROUP

Date: SEPTEMBER 17, 2004

Borrower: LOUIS LAMONTE

Propert: 5003 FOXDALE DRIVE, HOUSTON, TEXAS 77084

## WARNING REGARDING OCCUPANCY

THIS LOAN REQUIRES THAT YOU OCCUPY THE PROPERTY LOCATED AT 5003 FOXDALE DRIVE, HOUSTON, TEXAS 77084 WITHIN 60 DAYS. IF YOU FAIL TO OCCUPY THIS PROPERTY WITHIN SUCH TIME, PURSUANT TO THE TERMS OF PARAGRAPH 6 OF THE SECURITY INSTRUMENT, YOU WILL HAVE DEFAULTED ON THE LOAN UNDER THE TERMS OF YOUR DEED OF TRUST AND THE LENDER WILL PURSUE ALL AVAILABLE CONTRACTUAL AND LEGAL REMEDIES AGAINST YOU. LENDER'S REMEDIES MAY INCLUDE: (1) ACCELERATING YOUR DEBT; (2) TAKING YOUR PROPERTY THROUGH FORECLOSURE SALE; (3) FILING A CIVIL DAMAGES ACTION AGAINST YOU; AND (4) FILING CRIMINAL CHARGES AGAINST YOU. **IF YOU ARE NOT GOING TO OCCUPY THIS PROPERTY AS YOUR PRIMARY RESIDENCE WITHIN 60 DAYS DO NOT CLOSE THIS TRANSACTION.**

By signing below, you acknowledge that you have received this Warning Regarding Occupancy and that you understand the remedies Lender may pursue against you if you do not occupy the property as your primary residence within 60 days.



LOUIS LAMONTE

