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RE: Annual compliance requirements for CalHome Loan borrowers

Dear CalHome Loan Borrower,

Pursuant to the CalHome promissory note you signed with the Northern California Land Trust, there are annual compliance requirements that each borrower must fulfill. The requirements are pursuant to the following sections of the CalHome promissory note: Section 12 (Annual Compliance Report) and Section 13 (Insurance, Taxes, Assessments and Maintenance). By complying with these reporting requirements, you help NCLT ensure that the loan is serving its intended purpose to assist owner-occupied housing.

Please complete and return the following by **June 15**:

- Proof of Borrower's occupancy of the property as Borrower's principal place of residence (a copy of a utility bill or copy of driver's license will suffice as proof)
- Proof of annual property insurance certificate covering flood, fire and casualty risk with Northern California Land Trust listed as additional loss payee (your insurance agent will send us a copy of the certificate of insurance if you request it. You can have them email it to: keri.akemi-herandez@nclt.org)
- Proof of payment of real estate taxes (via photocopy of paid receipt or copy of canceled check, or screen shot of your parcel's payment record on the county's website: <https://www.acgov.org/propertytax/history.htm>)

These requirements are a critical tool for us to ensure the intended use of the loan funds. We greatly appreciate your expedient compliance, to help us keep down the costs of collecting this information. We are working to ensure that all our CalHome borrowers are in compliance with the promissory note requirements, and as such we will be working with borrowers to get all required documentation submitted.

The responses can be sent by mail to our address above, emailed to me or faxed to our office at (510) 548-7562. Please contact us via email at calhome@nclt.org or call us at (510) 548-7878 x388 with any questions you have regarding the annual requirements.

Regards,

NCLT CalHome Administration