NOTARY NON-ATTORNEY ACKNOWLEDGMENT

("Acknowledgment")

The undersigned hereby accepts and agrees to the following: (hereinafter "Signing Agent") may act as a California notary public or as a signing agent under the name 2. Signing Agent is not an attorney and, therefore, cannot advise on financial, real-estate, tax, estateplanning, immigration, or other legal matters. Nothing said or written by Signing Agent may be considered legal or professional advice. When in doubt, the undersigned (hereinafter "Signer") must seek advice from an attorney. Signer may not rely on anything said or written by Signing Agent. 3. Signing Agent is not an employee or representative of third parties that (a) may contribute in any way to the paperwork to be signed by Signer or (b) may participate in any way in any transaction related to the aforesaid paperwork. The aforesaid third parties include, but are not limited to, lenders, mortgage brokers, escrow companies, title companies, insurance companies and agents, real estate brokers and agents, law firms, accounting firms, appraisers, home and pest inspectors, surveyors, contractors, and municipal, county, tribal, state, or federal agencies. Nothing said or written by Signing Agent may be considered opinion or advice of the aforesaid third parties. When in doubt, Signer must seek opinion or advice from representatives of the aforesaid third parties. Signer may not rely on anything said or written by Signing Agent. 4. Provisions of this Acknowledgment apply to all verbal and non-verbal communications between Signer and Signing Agent done today, in the past, or in the future, even if there is no separate Acknowledgment signed by Signer for such past or future communications. Communications between Signer and Signing Agent are not limited to the paperwork to be signed by Signer in the presence of Signing Agent. The title of this Acknowledgment is for reference purposes only and does not fully convey the contents of this Acknowledgment. 5. Signer affirms that Signer is the person whose name Signer has hand-written below. Signer understands that impersonating another person or pretending to be a representative of another person is illegal and may result in large fines and imprisonment of the impersonator. Signer's Name (PRINT): Signer's Address: City: ______ State: __ ZIP: Today's Date: __

Signer's Signature: