

PRELIMINARY

Non-participating Spouse's Estoppel Certificate

Date: _____

Borrower: _____

Borrower's Mailing Address: _____

Non-participating Spouse: _____

Non-participating Spouse's Mailing Address: _____

Co-Borrower (if different than Borrower): _____

Co-Borrowers' Mailing Address (if different than Borrower): _____

Lender: Zions First National Bank, Its Successors and/or Assigns, 500 5th Street, Ames, IA.

Lender's Note: Note dated N/A , in the original principal amount of \$ N/A , executed by Borrower and payable to Lender (the "Loan") and [check if applicable] Co-Borrower.

Property: _____

Non-participating Spouse certifies to Lender the following:

- 1) The assets indicated in the financial statement(s) (the "Financial Statements") of Borrower (and Co-Borrower, if applicable) attached hereto as Exhibit A are subject to the liabilities of the Borrower (and Co-Borrower, 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 Co-Borrower's, 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:

X _____
(Print Name) _____

This preliminary Non Participating Spouse Estoppel Certificate is required to be submitted with Initial Loan Application Package when requesting Underwriting Guideline Exception as it pertains to Non Signing Spouse to insure spousal agreement upfront for underwriting purposes. Actual Certificate is to be signed and notarized at time of closing.