



Ameritas Life, Acacia Life, Union Central Life
and affiliated companies

Revised 1/1/2009

I. Certified Rent Roll

The Correspondent is responsible for completing the rent roll template according to the leases, and forwarding it to the Borrower for his/her signature. The executed certified rent roll must be received prior to loan closing.

II. Leases

A copy of each current tenant lease shall be submitted to Lender for review.

III. Subordination, Non-Disturbance, Attornment and Estoppel Agreement

A Subordination, Non-Disturbance, Attornment and Estoppel Agreement is required for all tenants that are in occupancy at the subject property and utilize 1,000 or more square feet of rentable space. The Lender's form should be used in all cases. If a tenant would like to use their own form, it must be approved by the Lender.

Those tenants that utilize less than 1,000 square feet or that are on a month-to-month tenancy, must complete an Estoppel Agreement. The Lender's form should be used in all cases. If a tenant would like to use their own form, it must be approved by the Lender.