

Exhibit A - Disclaimer

If you are going to bid, I must know you have cash, cashier's checks, or funds acceptable to the Trustee to cover any bid that you make before you make that bid.

Any bid that you make is irrevocable and cannot be withdrawn.

Your bid will only be cancelled by a higher bid, postponement, or cancellation of the sale. The first bid must be higher than the opening bid.

I will not pronounce the property sold until I have ALL signed funds in hand.

Bidders are advised that the sale of this property is on an AS IS basis without covenant or warranty, express or implied regarding title, condition, possession or encumbrances. No warranty is given as to the completeness or correctness of this address.

For foreclosure sale auctions conducted on or after January 1, 2021 with respect to properties containing from one to four residential units, the post-auction bid process described in Civil Code section 2924m may apply. Pursuant to the Civil Code, if you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding the potential right to purchase. All bidders at a sale of property subject to Civil Code section 2924m should be aware that there is the potential for the sale auction bidding process to be extended for up to 45 days following today's live sale auction, and Civil Code section 2924m does not require payment of interest on any bid funds remitted to the foreclosure trustee during the time funds are held by the foreclosure trustee.

FOR: DISTRIBUTION AT FORECLOSURE SALE SITE

**TO: BIDDERS WHO INTEND TO OCCUPY PROPERTY AS THEIR
PRIMARY RESIDENCE**

FOR INFORMATIONAL PURPOSES ONLY: The below information is provided as a courtesy and should not be taken as legal advice. You should contact an attorney to obtain advice with respect to any questions you may have.

PROSPECTIVE OWNER-OCCUPANT BIDDERS PLEASE BE ADVISED:

If you are a winning bidder at today's sale and qualify as a "Prospective Owner Occupant" as that term is defined in CCC § 2924m(a)(1), you will need to provide a signed affidavit or declaration that complies with CCC § 2924m(c)(1). You will be asked to show your driver's license or other form of identification to confirm that the affidavit or declaration being provided is executed by you, the "Prospective Owner Occupant." The auctioneer will retain a copy of the executed affidavit or declaration to provide it to the Trustee. Neither the auctioneer at today's sale nor the Trustee can assist with any legal inquiry.

DECLARATION BY PROSPECTIVE OWNER-OCCUPANT

(Pursuant to CCC § 2924m(a)(1))

Property Address: _____

The undersigned hereby represents and declares under the penalty of perjury that:

1. I was the last and highest bidder at the trustee's sale for the above-referenced property.
2. I will occupy the above-referenced property as my primary residence within 60 days of the Trustee's Deed Upon Sale (TDUS) being recorded.
3. I will maintain such occupancy for at least one year.
4. I was not the mortgagor or trustor from the foreclosure action, nor was I the child, spouse, or parent of the mortgagor or trustor.
5. I am not acting as the agent of any other person or entity in purchasing this real property.

I certify under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date of Signature: _____ Print Name: _____

Place of Signature: _____ Signature: _____