



SECURED WEBSITE ACCESS CERTIFICATION FORM

TO: **STEARNS HOLDINGS, LLC**
4 Hutton Centre Drive, 10th Floor
Santa Ana, CA 92707
Attn: Thomas J. Noto, Chief Legal Officer
Email: Investor.Relations@stearns.com

Ladies and Gentlemen:

The undersigned hereby represents and warrants to Stearns Holdings, LLC (“Stearns”) as follows (please check one of the boxes below):

- It is the beneficial owner, or is acting on behalf of a beneficial owner, of the Stearns 9.375% Senior Notes due 2020 (the “Notes”) in the amount set forth below.
- It is a prospective investor of the Notes that is (i) a “qualified institutional buyer” within the meaning of Rule 144A under the U.S. Securities Act of 1933, as amended (the “Securities Act”), or (ii) not a “U.S. person” as contemplated by Rule 903(a)(1) of Regulation S under the Securities Act.
- It is a securities analyst who regularly covers or intends to cover the Notes.
- It is a market maker who regularly makes or intends to make a market in the Notes.

The undersigned understands that it is providing the information contained herein solely for purposes of enabling Stearns to determine whether the undersigned should receive access to the password protected online data system (the “Secured System”) on which Stearns provides annual and quarterly reports and certain other information relating to its business, in accordance with the indenture relating to the Notes.

[Signature page follows]

Very truly yours,

Date: _____

By: _____
(Signature)

(Name)

(Title)

(Institution)

(Address)

(City/State/Zip Code)

(Country)

(Phone)

(Facsimile)

(Email)