

BORROWER CERTIFICATION OF BUSINESS PURPOSE

Date: _____
Borrower(s) Name: _____
Borrower(s) Address: _____
Loan No: _____
Property Address: _____

Borrower(s) hereby warrants and represents that the loan is being made for investment purposes and not household purposes. The property securing the loan is a property that IS NOT and WILL NOT be occupied by the borrower(s). The property securing this transaction is leased or intended to be leased or occupied by an entity or person(s) other than the borrower(s). Any cash proceeds received from this transaction will be used for business or commercial purposes.

Because the loan would be made exclusively for commercial purposes as noted immediately above, laws applicable to consumer purpose loans, such as the following laws, are not applicable to the loan: Truth in Lending Act (15 U.S.C. § 1601 *et seq.*), Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*), Gramm-Leach Bliley Act (15 U.S.C. §§ 6802–6809), Secure and Fair Enforcement Mortgage Licensing Act (12 U.S.C. § 5101 *et seq.*), and Homeowners Protection Act (12 U.S.C. § 4901 *et seq.*).

By signing below, the borrower(s) certifies they have read and understand the Borrowers Certification of Business Purpose and that the information provided in connection with obtaining the loan is complete and accurate and that the property is a non-owner occupied investment property.

Borrower(s):

(Signature) (Date)

Type/Print Name

(Signature) (Date)

Type/Print Name

(Signature) (Date)

Type/Print Name

(Signature) (Date)

Type/Print Name