Borrower Certification of Business Purpose

This BORROWER CERTIFICATION OF BUSINESS PURPOSE LOAN is being executed and made effective as of _____. The undersigned borrower(s) and, if applicable, guarantor (collectively the "Borrower") certifies and represents to _____ ("Lender") all of the following:

1. Borrower has requested that Lender make a loan in the original principal amount of _____ ("Loan"), which is evidenced by that certain Promissory Note of even date herewith made in favor and payable to the order of Lender, which is secured by that certain Mortgage, Deed of Trust or Security Deed ("Security Instrument") of even date herewith encumbering all that certain real property referenced in the Security Instrument and commonly known as _____ ("Property").

2. Borrower has previously represented to Lender that the purpose of the Loan is solely for business or commercial purposes and not for any personal, family, or household purposes.

3. As previously represented, all proceeds from the Loan are to be used solely for business or commercial purposes and not for any personal, family, or household purposes.

4. The Property is not the principal or secondary residence of (i) the Borrower (including, for avoidance of doubt, any guarantors), or (ii) if the Borrower is not a natural person, any person who has a direct or indirect ownership interest in the Borrower.

5. Certain consumer protection laws, including the 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. § 5601 et seq.) and Homeowners Protection Act (12 U.S.C. § 4901 et seq.), do not apply to the origination of the Loan.

6. The Borrower has read and understand the contents of this Borrower Certification of Business Purpose.

   IN WITNESS WHEREOF, this Certification has been duly executed by the Borrower as of the date first above written.

   Borrower(s):

Signature	Date	Signature	Date
Type/Print Name		Type/Print Name	
Signature	Date	Signature	Date
Type/Print Name		Type/Print Name	

EQUAL HOUSING OPPORTUNITY

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