



Business Purpose Loan

A Division of Cliffco, Inc.

Loan No. _____

Borrower

Co-Borrower(s)

Property Address

1. 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.
2. 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.
3. 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.
4. 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.
5. The Borrower has read and understands the contents of this Borrower Certification of Business Purpose.

 Borrower Date

 Borrower Date