

AUTHORIZATION TO OBTAIN CONSUMER CREDIT REPORT/HISTORY

The undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this form (the "Loan") will be secured by a mortgage or deed of trust on the property described; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made for my application are made for the purpose of obtaining a business purpose mortgage loan; (5) the property will be occupied as indicated; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this form, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the form, and I am obligated to amend and/or supplement the information provided for my application if any of the material facts that I have represented should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this form as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this form containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this form were delivered containing my original written signature.

Acknowledgement: The undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify any information contained on this form or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this form or a consumer reporting agency.

I further authorize the release and exchange of any information, including my credit report, by lender and its affiliates to its lending partners, pertaining to the potential loan, the borrowers, and the guarantors.

Name: _____

Personal Residence Address: _____

City: _____ **State:** _____ **Zip:** _____

Signature: _____ **Date:** _____

Date of Birth: _____ **Social Security #:** _____

NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity Washington, D.C 20580.