



Borrower's Intent to Proceed with Loan and Business Purpose Loan Certification

Date:	Loan Number:
Borrower Name(s):	
Borrower Mailing Address:	
Loan Program:	
Subject Property Address:	

This document is intended to express Borrower's request to proceed with the above referenced loan with Rockstone Wholesale ("Rockstone") Borrower will return a signed and dated copy of this document to Rockstone.

By signing and returning this document Borrower certifies that Borrower desires to continue with the loan, that the loan proceeds are intended to be used (and will in fact be used) for business or commercial uses only, and not for personal, family, or household use.

Borrower also warrants and represents that the Subject Property is not the principal or secondary residence of any party to the loan including (a) any Borrower, (b) any Guarantor, (c) any person holding any equity or other ownership interest in Borrower or any Guarantor, and (d) any member of the immediate family of the persons identified in (a) (b) and (c) above (the parties identified in (b), (c) and (d) above are each a "Borrower-Affiliated Party").

Neither Borrower nor any Borrower-Affiliated Party intend to make or shall make the Subject Property such person's principal or secondary residence, or otherwise occupy the Subject Property at any time for any purpose during the term of the Loan, and Borrower shall not permit a Borrower-Affiliated Party to so reside at or occupy the Subject Property.

Borrower agrees to hold Rockstone harmless and agree to defend, indemnify, protect and hold Rockstone and its agents, officers, contractors, and employees harmless from and against any and all claims asserted or liability established that arises from the falsity of any part of this certification.

Borrower shall lease or rent the Subject Property to an unrelated third person who is not a Borrower-Affiliated Party.

Borrower understands that because the loan will be made exclusively for business or commercial purposes, laws applicable to consumer purpose loans, including but not limited to the following, are not applicable to this 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), and Homeowners Protection Act (12 U.S.C. § 4901 et seq.). Borrower understands that the Loan Estimate, Closing Disclosure, or any voluntary consumer-related disclosures or forms provided are solely for Borrower's convenience and do not provide or convey any additional rights or protections by law as listed above.

By signing below, Borrower confirms that Borrower has read and understands this document and intends to continue with the loan strictly for business or commercial purposes and affirms that the Subject Property is to be a non-owner-occupied investment property.

If this is a cash-out refinance, the proceeds must be used for business purpose only. Provide the purpose of the cash-out.

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_____	_____	_____	_____
Borrower 1 Signature	Date	Borrower 2 Signature	Date
_____	_____	_____	_____
Borrower 3 Signature	Date	Borrower 4 Signature	Date