Borrower Certification of Business Purpose

VICTORY WHOLESALE LOANS

Date:

Loan No:

Borrower(s) Name:

Borrower(s) Address:

Property Address:

Borrower or its members ("Borrower") hereby warrants and represents that they wish to continue with the loan application, that the loan is for commercial purposes and not consumer purposes, and that the loan proceeds are intended to be used and shall be used for commercial purposes only, not for personal, family or household purposes. Borrower also represents that none of the properties securing the loan is currently occupied by Borrower or immediate family members as their primary residence or vacation home, but instead all properties are leased or intended to be leased or occupied by an entity or person other than Borrower or immediate family members, and that Borrower or immediate family members shall not occupy or reside in any of the properties during the term of the loan.

Borrower's purpose in applying for the loan is to use the proceeds of the loan for (For purchase loans and rate & term refinances, mark "N/A"**):**

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.*).

(Continued on next page)

(888) 210-9881
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365 E Germann Rd, Suite 140
Gilbert, AZ 85297
NMLS #2254210

Champions Funding, LLC, DBA Victory Wholesale Loans. NMLS ID #2254210. Equal Housing Opportunity.

Borrower Certification of Business Purpose

VICTORY WHOLESALE LOANS

By signing below Borrower hereby confirms that they have read and understand the Borrower Certification of Business Purpose, that the information provided in connection with obtaining the loan is complete and accurate as of the date above, and that the Properties are non-owner occupied investment properties.

Borrower(s)

Signature | Date | Signature | Date

Print Name | Print Name

Signature | Date | Signature | Date

Print Name | Print Name

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Rev 9.16.26

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