

BORROWER CERTIFICATION AND AUTHORIZATION

Borrower: Borrower, LLC, a California limited liability company
Guarantor(s): [Guarantor Name]

Date: January 2, 2024

Re: [DSCR]

CERTIFICATIONS

The undersigned, individually and in their representative capacity for Borrower and Guarantor, if applicable, (individual and collectively, "Borrower Parties") certify the following:

1. I/We have applied for a Loan with [Lender Name, a Lending lender] (CFL License No. 123456789) ("Lender"). As part of the application process, Lender may verify information contained in my/our loan application and in other documents required in connection with the loan at any time before or after the loan has closed.
2. In applying for the loan, I/we completed a loan application containing various information for purposes of obtaining the loan. I/we certify that all of the information is true and complete. I/we made no misrepresentation in the loan application or other documents, nor did I/we omit any pertinent information.
3. I/We understand and agree that Lender reserves the right to change the loan review process to expand documentation requirements. This may include, but is not limited to, verifying the information provided on the application directly with an employer and/or a financial institution.
4. I/We understand, acknowledge, and agree that Lender and any other loan participants, including any investor to whom Lender may sell my Loan to (collectively, "Lender Parties"), can obtain, use and share any and all information and documentation that they may have requested, including but not limited to, employment history and income; bank, money market and similar balances; credit history; tax returns; and background reports (collectively, "Borrower Parties Information") for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.
5. This includes Lender's affiliates, agents, loan servicers, service providers and any of aforementioned parties' successors and assigns. Additional participants include any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties any aforementioned parties' successors and assigns.

AUTHORIZATIONS

Borrower Parties, expressly consent, agree and authorize the following:

1. Lender Parties, and their respective affiliates, agents, service providers and any of aforementioned parties' successors and assigns, may obtain, use and share any and all Borrower Parties Information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

2. To receive communications (including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system) from Lender Parties regarding any loan or account application that you or any other Borrower Parties submit or attempt to submit to Lender Parties, any loan that you or any other Borrower Parties obtain from or through Lender Parties, and any account that you or any other Borrower Parties establish with Lender Parties, at any telephone number provided to Lender Parties (including the cellular telephone number set forth above) or that Lender Parties can reasonably associate with you or any other Borrower Parties (through skip trace, caller ID capture or other means), now and in the future, including cellular telephone numbers.
3. To receive e-mails or other electronic communications from Lender Parties regarding any loan or account application that you or any other Borrower Parties submit or attempt to submit to Lender Parties, any loan that you or any other Borrower Parties obtain from or through Lender Parties, and any account that you or any other Borrower Parties establish with Lender Parties, at any e-mail address or internet based account provided to Lender Parties or that Lender Parties can reasonably associate with you or any other Borrower Parties (through skip trace, or other means), now and in the future, including e-mail addresses.

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above and receiving a copy of this disclosure on the date indicated below.

BORROWER:

BORROWER, LLC, A CALIFORNIA LIMITED LIABILITY COMPANY

By: _____
John Smith, Manager

GUARANTOR:

[GUARANTOR NAME]

[Guarantor Name], an individual