

Declaration of Business Purpose and Non-Owner Occupancy

The undersign(s) ("Borrower") certify and represent to Athas Capital Group, Inc., its successors and or assigns ("Lender") as follows:

I have applied to Lender for a trust deed / mortgage loan ("Loan") secured by the real property located at

_____ (the "Property") for investment purposes and business purposes.

I hereby declare that I have no intention of making the Property my principal residence. Additionally, I declare that I have no intention of utilizing the Property as a second home and or any surviving spouse or family member shall live in the Property. I understand that this Loan is a business purpose loan and not for consumer purposes.

If this Loan is in fact secured by Borrower's primary/principle residence and is not and investment property please check this box

By checking this box Borrower is confirming that although this Loan is secured by the Borrower's principle residence Borrower attests and declares that his loan is for business purposes and that 51% of the loan amount will be used for capital injection into Borrowers business or for acquisition or start up capital for a new business.

Borrower understands and represents they understand the difference between a consumer loan for personal purposes and a commercial loan for business purposes. Borrower represents that this loan is not a consumer loan and therefore is not subject to any laws relating to consumer loans under any state or federal laws.

I realize the lender, broker, assignees and successors rely upon this information. I declare under penalty of perjury the foregoing is true and correct.

Borrower Name: _____

Co-Borrower Name: _____

Entity Name (If Applicable): _____

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____