

CERTIFICATE OF BUSINESS PURPOSE OF LOAN

Borrower certifies to Val-Chris Investments, Inc. ("Originator") as follows:

1. I have applied to Originator for a trust deed loan of \$_____ secured by the real property at _____ (the "Loan")
2. Originator has stressed to me the importance of knowing the primary purpose of the Loan. I know that the legal responsibilities of Originator vary considerably depending on whether the Loan is a consumer loan (for personal, household, or family purposes), or a business loan.
3. I have represented to Originator and again represent to Originator that all of the purposes of the loan, exclusive of commissions and loan expenses incurred to obtain the Loan are:

- | <u>Purpose</u> | <u>Approximate Amount</u> |
|----------------|---------------------------|
| A. | \$ |
| B. | \$ |
| C. | \$ |
| D. | \$ |
4. The primary purpose of the Loan is to finance the business enterprise known as _____ that is in the business of _____.
 5. No part of the Loan proceeds are intended to be used for a nonbusiness (i.e., consumer) purpose except:

<u>Purpose</u>	<u>Approximate Amount</u>
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The lender, broker, assignees, and successors of the Originator may rely upon this certificate. I declare under penalty of perjury under the laws of the State of California that the foregoing Certificate is true and correct.

Borrower (Print Name)	Signature	Date
Borrower (Print Name)	Signature	Date