



LOAN APPLICATION PACKAGE

DATE: _____

BORROWER: _____

PROPERTY ADDRESS: _____

LOAN AMOUNT: \$ _____

LOAN APPLICATION – Borrower Details

BORROWER / AUTHORIZED SIGNER INFORMATION

Individual's Name: _____ Marital Status: Married Unmarried Separated

Primary Residence Address: _____

City: _____ State: _____ Zip Code: _____

Do you own or rent your primary residence: Own Rent Number of years at primary residence? _____

Mailing Address (if different from primary residence): _____

Est. Credit Score: _____ Annual Income: \$ _____ Liquid Assets: \$ _____

Primary Phone Number: _____

Secondary Phone Number: _____

Email Address: _____

Date of Birth: _____

Social Security Number (or ITIN): _____

Employment Information Self-Employed: Yes No

Employer Name: _____

Position & Title: _____

Employer Phone Number: _____

Employer Address: _____

CO-BORROWER / AUTHORIZED SIGNER INFORMATION (if applicable)

Individual's Name: _____ Marital Status: Married Unmarried Separated

Primary Residence Address: _____ Married to Borrower? Yes No

City: _____ State: _____ Zip Code: _____

Do you own or rent your primary residence: Own Rent Number of years at primary residence? _____

Mailing Address (if different from primary residence): _____

Est. Credit Score: _____ Annual Income: \$ _____ Liquid Assets: \$ _____

Primary Phone Number: _____

Secondary Phone Number: _____

Email Address: _____

Date of Birth: _____

Social Security Number (or ITIN): _____

Employment Information Self-Employed: Yes No

Employer Name: _____

Position & Title: _____

Employer Phone Number: _____

Employer Address: _____

DECLARATIONS / QUESTONNAIRE

Please check YES or NO for each of the following questions	Borrower		Co-Borrower	
	Yes	No	Yes	No
Are there any outstanding judgements against you?				
Have you been declared bankrupt within the last seven (7) years?				
Have you or any other entity of which you were/are a principal been in foreclosure or had any property that was foreclosed upon?				
Are you party to lawsuit?				
Are you presently delinquent on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?				
Have you ever been convicted of a felony?				
Are you in a Civil Union or a Domestic Partnership, or do you have a non-borrowing spouse, or are you a party to a Designated Beneficiary Agreement?				
Are you a US citizen?				
Are you a permanent resident alien?				
Do you intend to occupy the property as your primary residence?				

LOAN APPLICATION – Transaction Details

SUBJECT PROPERTY INFORMATION

Subject Property Address: _____

City: _____ State: _____ Zip: _____

I understand that I am applying for a business purpose investment loan? Yes No

Property Type: SFR Condo PUD 2-4 Units 5+ Units

Number of Units: _____ Occupancy: Leased Vacant

Estate Will Be Held In: Fee Simple Leasehold Construction Method: Site-Built Manufactured

Cross-Collateralization: Yes No If YES, # of properties: _____ (Provide all addresses on a separate spreadsheet)

LOAN REQUEST INFORMATION

Transaction Type: Purchase Rate & Term Refinance Cash-Out Refinance

Loan Amount Requested: \$ _____ Loan Term Request: 1 Year 2 Year 4 Year

Purchase Price: \$ _____ Estimated Property Value: \$ _____

Requesting Rehab Financing? (Fund Controlled) Yes No

If refinance: Current debt on property \$ _____ Original Cost: \$ _____
Year Acquired: _____ Amount of rehab completed (if any): \$ _____

BORROWER / ENTITY INFORMATION

Title will be held in what name(s): _____

Type: LLC Corporation Individual Name(s) Trust LLP Other

If Entity: State of Formation: _____ EIN: _____

INTERIOR ACCESS CONTACT INFORMATION FOR SUBJECT PROPERTY

Name (or lockbox #):		Phone Number:	
Relationship:		Email:	

ESCROW / SETTLEMENT AGENT INFORMATION

Company Name:		Phone Number:	
Settlement Agent:		Email:	

INSURANCE AGENT INFORMATION

Company Name:		Phone Number:	
Insurance Agent:		Email:	

LOAN APPLICATION - Strategy Details

1. What is your plan for this property? Flip Rental Bridge
2. If Flip, what do you anticipate your hold time to be? 9.18 months
3. If Rental Property, the current or projected monthly rental income is: \$ _____
4. If Rental Property, do you plan to increase rents in the near future? Yes No | Future rents: \$ _____
5. Do you intend to rehab or upgrade the subject property? Yes No
- If YES, what do you estimate your rehab, construction, and/or updating costs will be? \$ _____
 - If YES, what do you estimate the ARV (after repair value) to be: \$ _____
 - If YES, will you be adding square footage (GLA)? Yes No | If YES, how much? _____
_____ Sq Ft.

6. If rehabbing and/or updating the property, please explain the scope of work. If costs exceed \$10,000, please provide an itemized rehab bid / outlined scope of work with your submission.

7. Has work, rehab, or demo already begun or been completed on subject property? Yes No

8. Explain your investment strategy for this property in detail:

9. What is your exit strategy and how do you intend to repay this loan? Sell Property Refinance Other - Please explain in detail

10. If cash-out refinance, how do you intend to use the cash-out proceeds? Please explain in detail.

LOAN APPLICATION – Authorization Form

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designation for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Borrower	<input type="checkbox"/> I do not wish to provide this information	Co-Borrower	<input type="checkbox"/> I do not wish to provide this information
Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino: _____ <input type="checkbox"/> Not Hispanic or Latino	Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino: _____ <input type="checkbox"/> Not Hispanic or Latino
Race	<input type="checkbox"/> American Indian or Alaska Native: <i>Name of Enrolled Tribe:</i> _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian: _____ <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander: _____ <input type="checkbox"/> White	Race	<input type="checkbox"/> American Indian or Alaska Native: <i>Name of Enrolled Tribe:</i> _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian: _____ <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander: _____ <input type="checkbox"/> White
Sex	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex	<input type="checkbox"/> Female <input type="checkbox"/> Male

This information was collected and submitted:

By Email or Internet
 In a telephone interview
 In a face-to-face interview
 By fax or mail

DECLARATION OF NON-OWNER OCCUPANCY & BUSINESS USE OF PROCEEDS

I ("Borrower") certify and represent to lender ("Originator") as follows:

I hereby declare that I have no intention of making the property (subject property listed in my loan application) 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 a household purpose loan. The loan proceeds are intended to be used and shall be used for business purpose only, not for personal use.

I represent that I understand the difference between consumer loan for personal purposes and a commercial loan for business purposes. I represent 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 such as 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.*).

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

AUTHORIZATION TO CONDUCT CREDIT & BACKGROUND CHECK

By signing this form, I/we hereby authorize lender to conduct a background and/or credit check. Additionally, the undersigned and each party to this loan, authorizes lender to disclose to any third party, employee, agent or assignee thereof information regarding background and credit experience.

I understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of title 18, united states code, 1014. I also understand that the lender intends to use the data obtained through the investigation for due diligence purposes only, and shall not disclose such information to any other party.

Entity / Company Name (if applicable)

Borrower / Authorized Signer Name (print)

X
Signature (Borrower / Authorized Signer)

Date

Co-Borrower / Authorized Signer Name (print)

X
Signature (Co-Borrower / Authorized Signer) Date

INVESTOR EXPERIENCE & PORTFOLIO

Borrower / Authorized Signer Name (print)

Co-Borrower / Authorized Signer Name (print)

Please complete the tables below -OR- provide a separate Schedule of REO & list of Recently Sold Properties in a similar format

CURRENT SCHEDULE OF REAL ESTATE OWNED

Address	City	State	Zip	Entity/Name on Title	% of Ownership	Acquisition Date	Investment Type	Property Type	Present Market Value	Mortgages & Liens	Net Rental Income

RECENTLY SOLD PROPERTIES

Address	City	State	Zip	Entity/Name on Title	% of Ownership	Acquisition Date	Disposition Date	Purchase Price	Rehab Cost	Disposition Price

CONSENT FOR USE OF ELECTRONIC DOCUMENTS AND SIGNATURES IN CONSUMER REAL ESTATE TRANSACTIONS

If you want the option of sending and receiving real estate transaction documents by e-mail, federal law requires certain safeguards to ensure that consumers like you have the capability to receive such disclosures and are fully aware of the consequences of agreeing to receive documents electronically. Federal law requires your consent to use e-mail and electronic versions of information, disclosures, contracts and other documents and records ("electronic documents") that would otherwise be legally effective only if provided to you in a printed/written paper document.

Understanding Electronic "Lingo:" "Electronic documents" include the documents you may save on your computer or attach to e-mail. They can typically be printed out, but exist independently in an electronic form on your computer.

"Electronic signatures" are sometimes hard to conceptualize. An "electronic signature" includes any mark, symbol, sound or process that is written, stamped, engraved, attached to or logically associated with an electronic document and executed by a person with the intent to sign. Just like you can legally "sign" a printed document by making your mark, whether that be your cursive signature in ink or an "X," so you can "sign" a electronic document by making your mark, whether that be a high-tech encrypted or digital signature or just typing your name in the signature line or space on an e-mail or document on the computer – these are all electronic signatures. If you sign a paper document in ink and then scan the document and save it on your computer, the image of the cursive signature on the stored electronic document on you computer is also an electronic signature.

Right to Receive Paper Document: You have the right to have any document provided in paper form. If you want a paper copy of any document sent to you by e-mail, send your request to the broker at the mail or e-mail address provided below. Paper copies will be provided at no charge.

Right to Withdraw Consent. You have the right to withdraw your consent to receive electronic documents by e-mail by contacting the broker by mail or e-mail at the address provided below. The legal validity and enforceability of the electronic documents, signatures and deliveries used prior to withdrawal of consent will not be affected.

Changes to Your E-Mail Address. You should keep the broker informed of any change in your electronic or e-mailing address. Please contact the broker as promptly as possible by mail or e-mail at the address provided below regarding any such changes.

Minimum Hardware and Software Requirements. The following hardware and software are required to access (open and read) and retain (save) the electronic documents:

- ◆ Operating Systems: Windows 98, Windows 2000, Windows XP or Windows Vista; or Macintosh OS 8.1 or higher.
- ◆ Browsers: Internet Explorer 5.01 or above or equivalent
- ◆ Needed Software/Electronic Document Formats: Adobe Acrobat Reader or equivalent for PDF files; Word program for Word files

Consent to Electronic Signatures and Documents: By completing and e-mailing this consent form to the broker at the e-mail address specified below you are providing electronic consent to the use of electronic documents and signatures in your real estate transaction. Specifically, you are acknowledging receipt of this form and consenting to the use of electronic documents, e-mail delivery of documents, and electronic signatures in any real estate transactions involving you, the broker identified

below and other parties. If you prefer instead to limit this consent to the transaction relative to a specific property, provide the property address or description below.

CONTACT INFORMATION:

Broker Name: GW Private Capital, Inc., DRE License No. 01988401
Address: 15820 Whittier Boulevard, Suite E, Whittier, CA 90603
Phone: 877-715-2519
Email: jayg@gwprivatecapitalinc.com

Client Printed Name:

Client E-mail Address:

Client Signature and Date

Client Printed Name:

Client E-mail Address:

Client Signature and Date

NOTICE OF RIGHT TO COPY OF APPRAISAL (ECOA)

This notice is being provided to you pursuant to 12 CFR § 1002.12(a)

We may order an appraisal to determine the property's value and charge you for this appraisal. We will give you a copy of any appraisal or written valuations promptly upon receipt, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

You are entitled to receive copies of appraisal report and other written valuations obtained in connection with your application for at least 3 business days prior to the time you become contractually obligated on the transition (for closed-end credit) or account opening (for open-end credit), whichever is earlier. You have the right to waive the 3 business-day waiting period.

ACKNOWLEDGEMENT

By signing below, I acknowledge the following:

- 1) I understand that I have the right to receive a copy of the appraisal report and other written valuations obtained in connection with my loan application 3 or more business days prior to my loan closing;
- 2) I am exercising my right to waive the 3 business day review period prior to closing; and
- 3) I understand that, regardless of whether I sign this waiver, I will receive a copy of the appraisal reports at or before closing.

Entity / Company Name (if applicable)

Borrower / Authorized Signer Name (print)

x _____
Signature (Borrower / Authorized Signer) Date

Co-Borrower / Authorized Signer Name (print)

x _____
Signature (Co-Borrower / Authorized Signer) Date

EQUAL CREDIT OPPORTUNITY ACT NOTICE

DATE: _____

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); or because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

**Federal Trade Commission
Consumer Response Center
Washington, DC 20580 877-382-4357
877-382-4357**

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered in determining your credit worthiness.

x _____
Borrower DATE

x _____
Co-Borrower DATE

**CALIFORNIA – THE HOUSING FINANCIAL
DISCRMINATION ACT OF 1977 – FAIR LENDING NOTICE**

Date: _____

Borrower(s): _____

Property Address: _____

Lender/Broker: _____ Loan Originator: _____

License #: _____

“You” or “Your” means each applicant who signs below.

**IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF
FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:**

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, or genetic information.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four unit family residences occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Department of Real Estate at one of the following locations:

Federal Trade Commission
10877 Wilshire Blvd., #700
Los Angeles, CA 90024

California Department of Real
Estate 320 West 4th St., #350
Los Angeles, CA 90013

ACKNOWLEDGEMENT

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.

X _____ DATE

X _____ DATE

APPRAISAL ANTI-DISCRIMINATION NOTICE

“Any appraisal of the property is required to be unbiased, objective, and not influenced by improper or illegal considerations, including, but not limited to, any of the following: race, color, religion (including religious dress, grooming practices, or both), gender (including, but not limited to, pregnancy, childbirth, breastfeeding, and related conditions, and gender identity and gender expression), sexual orientation, marital status, medical condition, military or veteran status, national origin (including language use and possession of a driver’s license issued to persons unable to provide their presence in the United States is authorized under federal law), source of income, ancestry, disability (mental and physical, including, but not limited to, HIV/AIDS status, cancer diagnosis, and genetic characteristics), genetic information, or age. If a buyer or seller believes that the appraisal has been influenced by any of the above factors, the seller or buyer can report this information to the lender or mortgage broker that retained the appraiser and may also file a complaint with the Bureau of Real Estate Appraisers at <https://www2.brea.ca.gov/complaint/> or call (916) 552-9000 for further information on how to file a complaint.”

X _____
Borrower Date

X _____
Co-Borrower Date

BORROWER'S CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

We have applied for a mortgage loan or currently have a loan with GW PRIVATE CAPITAL, INC. ("Lender"). In applying for the loan, I/we completed a loan or modification application ("Application") containing information (as applicable) on the purpose of the loan, the amount and source of the down-payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the Application or other documents, nor did I/we omit any pertinent information.

We understand and agree that Lender reserves the right to change the mortgage loan or modification review process. This may include verifying the information provided on the Application.

We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any), may verify information contained in my Application and in other documents required in connection with the loan or modification, either before the loan is closed, a modification is granted, or as part of its quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request for a period not in excess of three months from the date of my/our execution of this Authorization to Release Information. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. I/We further authorize Lender to order a consumer credit report and verify other credit information.
4. Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated. The mortgage guaranty insurer (if any) is: N/A.

Borrower

Date

Social Security Number

Borrower

Date

Social Security Number

HANDWRITTEN BUSINESS PURPOSE LETTER DECLARATION

In your own words, please describe the specific uses of all proceeds you will be receiving from this loan.

Please explain how you, individually, will financially benefit from the use of these proceeds.

Please explain what the exit strategy will be to payoff the loan on or before it matures.

Signature

Date

Signature

Date

***** This letter needs to be handwritten and include the address for the loan, explain what the loan purpose will be used toward, itemized with the amounts, and what the exist strategy will be to payoff the loan on or before it matures (e.g. refinance with a conventional loan).**

HAZARD INSURANCE DISCLOSURE

Borrower: _____

Property address: _____

California Civil Code 2955.5(a) provides:

No lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.

X _____
Borrower Date

X _____
Borrower Date

DISCLOSURE THAT THIRD PARTY MAY REQUEST NOTICE OF DEFAULT OR SALE

This notice is given to disclose to the undersigned that a third party, such as a family member, HUD-certified housing counselor, or attorney, may record a request to receive copies of any notice of default and notice of sale.

A request for notice under this section shall comply with Section 2924b.

By signing below, the undersigned acknowledges receipt of this disclosure.

X _____
Borrower Date

X _____
Borrower Date

CERTIFICATE OF BUSINESS PURPOSE OF LOAN

Borrower certifies to GW Private Capital, Inc (Originator) as follows:

1. I have applied to Originator for a trust deed loan of \$ _____ secured by the real property located at _____ (the Loan).

Originator has stressed to me the **importance** of knowing the primary purpose of the loan. I know that the legal responsibilities of the Originator vary considerably depending upon whether the loan is a consumer loan (for personal, household or family purposes), or a business loan.

I have represented to Originator and again represent to Originator that all the purposes of the loan, exclusive of commission 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 enterprise known as:

that is in the business of

NO part of the loan proceeds are intended to be used for nonbusiness (i.e. consumer)

Purpose except:

<u>Purpose</u>	<u>Approximate Amount</u>
_____	\$ _____
_____	\$ _____
_____	\$ _____

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 California that the foregoing is true and current.

X _____
Signature

Date

X _____
Signature

Date

DECLARATION OF NON-OWNER OCCUPANCY

Loan Number/Borrower: _____

Borrower certifies to _____ (“Lender”) as follows:

1. I/we have applied to Lender for a Deed of Trust loan of
\$ _____ secured by the real property at

_____ (the “Property”).

2. Lender has stressed to me/us the importance of knowing whether I/we occupy or intend to occupy the Property as my/our principal residence.

3. I/we have represented to Lender and again represent to Lender that:

A. My/our true and only principal residence is located at:

B. The property that will secure this loan is not my/our principal residence.

C. I/we have no intention of ever making the Property securing the Loan my/our principal residence.

The Lender and assignees and/or successors in interest of the Lender may rely upon this certificate. I/we declare under penalty of perjury under the laws of the State of California that the foregoing Certificate is true and correct.

x _____

Borrower

Date

x _____

Co-Borrower

Date