

Borrower's Certification and Authorization to Release Information

Certification

The undersigned certifies the following:

1. I have applied for a commercial hard money rehab loan from VestCap. In applying for the hard money loan, I completed a loan application containing various information on the purposes of the loan, the amount and source of down payment, employment and income information, and all assets and liabilities. I certify that all of the information in this application and attached documentation is true and complete. I made no misrepresentations in the application or in other documents, nor did I omit any pertinent information.
2. I understand and agree that the VestCap has the right to the full loan review process. This may include verifying the information provided on this application with employers, financial institutions, credit reporting companies, and others, as required.
3. Borrower confirms that this hard money rehab loan is for business purposes only and does not involve borrower's primary residence. The loan is not for consumer purposes but for investment purposes only. Borrower has made the decision to obtain this manner of financing after investigating all options to borrower's full satisfaction. Borrower hereby acknowledges the existence of a risk of loss and assumes the risk thereof.

Authorization to Release Information

To whom it may concern:

1. I have applied for a commercial hard money loan from VestCap. As part of the loan application process, VestCap may verify information contained in my loan and in other documents required in connection with this loan, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to VestCap any and all information and documentation that they may request. Such information includes, but is not limited to employment and income verification, bank deposits, money market and similar accounts, mortgages, liabilities, credit history, and copies of tax returns.
3. A copy of this authorization shall be accepted the same as an original.

Borrower's Printed Name

SOC#

DOB

Borrower's Signature

Date