



## DEFY TPO | BUSINESS PURPOSE LOAN CERTIFICATION

***Borrower Name:***

***Loan Number:***

***Property Address:***

The persons executing this Certification (collectively, "Borrowers") certify, represent, warrant and covenant to Defy Mortgage LLC dba Defy TPO and dba D3, its agents, employees, successors and assigns (collectively, "Lender") as follows:

Borrowers have applied for and may obtain a loan with Lender, secured by a Mortgage/Deed of Trust and an Assignment of Leases and Rents on the property described above (the "Loan").

The Borrowers confirm that the Loan is for business, commercial purposes and the Borrowers shall not occupy the Property described above for more than 14 calendar days during any calendar year. No part of the proceeds of the Loan are intended to be used for non-business or consumer purposes.

Lender has stressed to the Borrowers the importance of knowing the primary purpose of the Loan and the Borrowers understand that the Lender relies upon and accepts as true, the representations made in this certification.

The Borrowers declare under penalty of perjury that the foregoing is true and correct.

\_\_\_\_\_  
[INDIVIDUAL BORROWER NAME]

Date: \_\_\_\_\_

\_\_\_\_\_  
[INDIVIDUAL BORROWER NAME]

Date: \_\_\_\_\_

\_\_\_\_\_  
[INDIVIDUAL BORROWER NAME]

Date: \_\_\_\_\_

\_\_\_\_\_  
[INDIVIDUAL BORROWER NAME]

Date: \_\_\_\_\_