



# Ivy Lender

DECLARATIONS / QUESTIONNAIRE				
<i>Please check YES or NO for each of the following questions</i>	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?				

[Click here to reset form:](#)

## 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 except as otherwise authorized above.

\_\_\_\_\_  
Entity / Company Name (if applicable)

\_\_\_\_\_  
Borrower / Authorized Signer Name (print)

\_\_\_\_\_  
Co-Borrower / Authorized Signer Name (print)

X \_\_\_\_\_  
Signature (Borrower / Authorized Signer)

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Signature (Co-Borrower / Authorized Signer)      Date