

Borrower: _____

CERTIFICATE OF BUSINESS PURPOSE OF LOAN

Borrower certifies to RED TOWER CAPITAL, INC. ("Originator") as follows:

1. I have applied to Originator for a trust deed loan secured by the real property located 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 upon 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 (please check the box(s) that apply):
 - a. Finance the business enterprise known as _____.
 - b. Maintain or repair investment real estate.
 - c. Purchase real estate for investment or business purposes.

5. No part of the Loan proceeds are intended to be used for a non-business (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 of California that the foregoing Certificate is true and correct.

Dated: _____

Dated: _____

Borrower(s)