

DISCLOSURES TO APPLICANT REGARDING LOAN PROCESS

Background Report Consent- In connection with your application for a loan, we may procure a background investigative report and/or credit report on you as part of the process of considering your candidacy as a borrower. By your signature below, you hereby authorize MCM Capital Solutions, its affiliates, investors or other lending partners, and their agents and representatives to obtain a background and credit check to determine your financial responsibility, background and general credit worthiness. The information requested below shall be used to underwrite a loan transaction. The background report may include, but not be limited to, criminal history, verifications of employment, credit report, education, and driving records.

Borrower Acknowledgement, Representation, & Warranties- The information contained in this statement is provided for the purpose of obtaining or maintaining credit with MCM Capital Solutions (a.k.a. "Lender"), on behalf of the undersigned, or persons, firms or corporations on whose behalf the undersigned may either severally or jointly with others execute a guaranty in Lender's favor. Each undersigned understands that Lender is relying on the information provided herein (including the designation made as to the ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that Lender may consider this statement as continuing to be true and correct until a written notice of a change is given to Lender by the undersigned.

Lender is authorized to make all inquiries it deems necessary to verify the accuracy of the statements made herein and to determine my/our credit worthiness, including, but not limited to, credit bureau reports, public records checks, and any other background check deemed necessary. Lender is authorized to answer questions about our credit experience with me / us.

Furthermore, each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my / our signature(s) and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I / we have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a loan on a residential property for business purposes only; (5) the property will be NOT be occupied as has been indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I / we are obligated to amend and/or supplement the information provided in this application if any of the material facts that I / we have represented herein should change prior to closing of the Loan; (8) in the event that my / our payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my / our name and account information to one or more reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be

required by law; and (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property. Acknowledgment: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a credit reporting agency.

I warrant and represent that the subject property for which I / we am / are applying for this loan is not my / are primary residence and that I / we do not intend to occupy this property as our primary residence. If you or any family member occupy this property as his / her primary residence or intends to occupy this property as his / her primary residence, DO NOT sign this form.

Credit Authorization-I/we hereby do authorize MCM Capital Solutions, its affiliates, investors or other lending partners, or their representative to conduct a background and credit check on my financial responsibility, background and general credit worthiness. All information shall be used solely for the purpose of underwriting any loan transaction. Lender shall have the right to run a background and credit check in the event of an extension request. A photographic or facsimile copy of this authorization bearing a photographic facsimile copy of the signature of the undersigned may be deemed to be equivalent of the original hereof and may be used as a duplicate original.

E.C.O.A. APPRAISAL REPORT DISCLOSURE

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

EQUAL CREDIT OPPORTUNITY ACT DISCLOSURE OF RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact:

Credit Department at (760) 652-9567

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice: 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 the applicant has the capacity to enter into a binding contract); 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 Equal Credit Opportunity Washington, D.C., 20580

PATRIOT ACT INFORMATION DISCLOSURE

CUSTOMER IDENTIFICATION PROGRAM IMPORTANT INFORMATION ABOUT APPLICATION PROCEDURES

To help the U. S. government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every person who opens an account.

What this means for you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Acknowledgement of Disclosures- Please Sign Below that you have read thoroughly and understood the terms and conditions stated in the disclosures provided.

Agreed & Accepted: _____
(SIGNATURE)

Agreed & Accepted: _____
(SIGNATURE)

Borrower 1: _____

Borrower 2: _____

Date: _____

Date: _____

Social Security No: _____

Social Security No: _____

Date of Birth: _____

Date of Birth: _____

Driver's License: _____

Driver's License: _____