

QUALIFIED INVESTOR AND BUSINESS PURPOSE DECLARATION

The undersigned, **Umbrella Group, LLC** ("Borrower") makes this Declaration freely and voluntarily under penalty of perjury pursuant to the laws of the State of Washington.

The undersigned _____ and _____ ("Lender") makes this Declaration freely and voluntarily under penalty of perjury pursuant to the laws of the State of Washington.

Borrower intends to consummate a loan (the "Loan") contemporaneously with the execution of this Declaration wherein _____, ("Lender") is lending _____

_____ (\$ _____) Borrower recognizes that certain state and federal laws and regulations apply to loans for personal, household or family purposes and that Lender is unwilling to lend for such purposes. Lender would not make the Loan unless the loan proceeds were to be used primarily for business or commercial purposes of the Borrower. Lender is relying on this Declaration to determine the purpose for which the Loan proceeds are to be used. Borrower hereby certifies that the proceeds of the Loan will be used solely for the business or commercial purposes of the Borrower and that none of the loan proceeds will be used for any personal, household or family purposes related to Borrower. Borrower warrants that the real property being acquired with the loan proceeds is investment property owned by Borrower, and that Borrower or Borrower's family will not use the property as a personal residence, or for other personal, household or family purposes.

Borrower understands that but for this Declaration, Lender *would* not make the Loan.

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW

Lender hereby certifies that its loan to Borrower is being secured by a first or second priority lien deed of trust and there is no ownership, right, title, or interest involved except as provided for by such Deed of Trust. Lender also certifies that it is qualified to make such investment and has a net worth in excess of two million dollars (\$2,000,000,000) excluding personal residence or has income in excess of two hundred thousand dollars (\$200,000) a year for the last two calendar years.

Lender understands that but for this Declaration, Borrower *would* not make this loan.

Date: _____

BORROWER:

Umbrella Group LLC

By: _____

LENDER: _____

By: _____