CR EQUITY AI
AI-NATIVE REAL ESTATE LENDING
www.crequity.ai

FORM BPC
Current as of June 2026
support@crequity.ai

Business Purpose & Non-Owner-Occupied Certification

Required at application and again at closing for every loan funded by CR Equity AI, Inc. Establishes the loan as exempt from TILA, RESPA and HOEPA consumer-loan provisions.

1 LOAN & PROPERTY IDENTIFICATION

BORROWING ENTITY	LOAN REFERENCE NO.	LOAN AMOUNT ($)

SUBJECT PROPERTY ADDRESS	CITY	STATE	ZIP

2 USE OF LOAN PROCEEDS

Check all that apply. Proceeds must be used for the stated business purpose only.

- ☐ Acquisition of investment real estate intended for resale or rental income.
- ☐ Refinance of existing investment-property debt or related business obligation.
- ☐ Rehabilitation or construction of investment real estate (fix-and-flip or value-add).
- ☐ Cash-out for redeployment into other investment real estate or business operations.
- ☐ Working capital for the borrower's real estate investment business.
- ☐ Other business purpose — describe:

3 CERTIFICATIONS

1. **Business purpose**
   Borrower certifies that the proceeds of the loan will be used solely for business, commercial, agricultural, or investment purposes, and not for personal, family, or household use. The loan is therefore exempt from the Truth in Lending Act (15 U.S.C. § 1601 et seq.) and Regulation Z, the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.) and Regulation X, and the Home Ownership and Equity Protection Act.

2. **Non-owner-occupied**
   Borrower certifies that the subject property is not occupied, and will not be occupied during the term of the loan, by Borrower, any guarantor, any principal of Borrower, or any immediate family member of any of the foregoing as a primary or secondary residence. Borrower will give CR Equity AI, Inc. prompt written notice of any change in occupancy.

3. **Investor experience**
   Borrower is engaged in the business of acquiring, owning, operating, rehabilitating, and/or selling real estate for investment, and is a sophisticated party with experience in real estate transactions of the type contemplated by the loan.

4. **Single-purpose entity**
   Borrower is a single-purpose, bankruptcy-remote entity formed solely for the purpose of holding title to the subject property and conducting activities ancillary thereto.

5. **No consumer use**
   No portion of the loan proceeds will be used to acquire, improve or maintain a dwelling occupied by Borrower or any guarantor, or to refinance debt incurred for a consumer purpose.

6. **Reliance**
   Borrower acknowledges that CR Equity AI, Inc. is relying on these certifications in extending credit and that any material misrepresentation may constitute fraud and an event of default under the loan documents, entitling CR Equity AI, Inc. to accelerate the loan and pursue all available remedies.

4 CONFIDENTIALITY

This certification and the information entered on it are the confidential property of CR Equity AI, Inc. and are used solely to document the business-purpose and occupancy status of the loan and to satisfy applicable legal and regulatory obligations. Not for public dissemination.

5 SIGNATURES

BORROWING ENTITY (AS IT APPEARS ON TITLE)

AUTHORIZED SIGNATORY FOR THE BORROWING ENTITY

PRINT NAME

TITLE

DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

GUARANTOR

PRINT NAME

TITLE

DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)

CO-GUARANTOR (IF ANY)

PRINT NAME

TITLE

DATE (MM/DD/YYYY)

SIGNATURE (TYPE YOUR FULL LEGAL NAME TO SIGN ELECTRONICALLY)