

Small Business Funding Application

Solutions that fit your needs

Loans \$25,000.00 - \$300,000.00

Business Credit Cards Up to \$100,000.00



ROC

FINANCIAL SOLUTIONS

Funding Partners



Borrower:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

DOB: _____ Social Security Number: _____

Estimated Credit Score: _____ Prior Year Income : \$ _____

Employer: _____

Start Date: _____ W2 1099 Other

Co-Borrower:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

DOB: _____ Social Security Number: _____

Estimated Credit Score: _____ Prior Year Income : \$ _____

Employer: _____

Start Date: _____ W2 1099 Other

Business Entity Information:

Business name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Entity Type: LLC LLP Corporation Partnership Sole Proprietor

Formation Date: _____ Prior Year Revenue: \$ _____ EIN#: _____

Registered to do business in what States:


Loan Details:

Requested Loan Amount: \$ _____

Use of Funds:

Are you interested in a Business Credit Card? Yes No

Are you interested in a Business Line of Credit? Yes No

Borrower  Signature: _____

Name: _____

Date: _____

Co-Borrower  Signature: _____

Name: _____

Date: _____

ROC Financial Solutions Consultant:

Signature: _____ Name: Robert O'Connell Date: _____

ROC Financial Solutions, LLC is an originating entity and financing consultant. ROC Financial Solutions, LLC is licensed or exempt from licensing all states that they do business in. Loans only apply to non-owner-occupied residential and commercial, non-TRID properties. Rates, terms and conditions offered only to qualified borrowers, may vary upon loan product, deal structure, property state or other applicable considerations, and are subject to change at any time without notice. Moreover, any rates, terms and conditions communicated via email shall only constitute a general, non-binding expression of interest on the part of ROC Financial Solutions, LLC, do not create any legally binding commitment or obligation on the part of ROC Financial Solutions, LLC, and are expressly subject to, but not limited to the credit, subject property, Investor experience, legal and investment approval process. ROC Financial also operates as a Wholesaler on investment residential and commercial, non-owner-occupied properties ROC Financial Solutions, LLC is exempt from licensing for these types of properties and is not a licensed real estate agent or broker. DISCLAIMER: ROC Financial Solutions does not finance owner occupied residential real estate. We offer commercial mortgages strictly for non-owner-occupied real estate. ROC Financial Solutions originates loans under 12 CFR 1024.5 (b)(2) Business purpose loans that are exempt from coverage under RESPA as defined by 12 CFR 1026.3 (a)(1) of Regulation Z. ROC Financial Solutions LLC only originates loans for business purpose. REV. 05.01.2020

Credit Authorization

AUTHORIZATION AND RELEASE TO OBTAIN PERSONAL CREDIT INFORMATION By signing below, the undersigned hereby authorizes ROC Financial Solutions. ("consultant" or "lending affiliate") to obtain "consumer reports" and/or "investigative consumer reports" about me from any consumer reporting agency and/or bureaus, including commercial credit agencies or bureaus, that creditor may choose to use and to consider such reports when making any credit decisions regarding my credit application, extension of credit, or with respect to any extension or modification of existing credit. I acknowledge that as an individual there are various Federal and/or State laws such as the "Fair Credit Reporting Act" that control the issuance or use of "consumer reports" and/or "investigative consumer reports" by creditor. I understand that I am not obligated to provide creditor this authorization to review such "consumer reports" and/or "investigative consumer reports". However, I have voluntarily agreed that such reports can be released to creditor so that it will consider my credit application, extension of credit, or with respect to any extension or modification of existing credit. The undersigned hereby authorizes the lender to procure an investigation, or cause an investigation to be procured, for credit evaluation purposes, whether or not subject to the Fair Credit Reporting Act. I authorize, without reservation, any person or entity contacted by creditor or anyone acting on its behalf, to furnish information regarding verification of my social security number, education, military record, motor vehicle reports, credit history, financial account balance and history, professional licensures, public records, criminal record and/or employment references. I hereby release creditor, including its employees, agents or representatives from any and all liability for furnishing such information. I also release creditor from any and all liability for conducting such an investigation. A photocopy, scan or facsimile copy of this Authorization and Release be treated as though it were the original.

Borrower:

Signature: _____ SS#: _____
Name: _____ Date: _____

Co-Borrower:

Signature: _____ SS#: _____
Name: _____ Date: _____

CREDIT CARD AUTHORIZATION/REFUND POLICY ACKNOWLEDGEMENT

I _____, authorize ROC Financial Solutions LLC to charge my credit card account for the full amount outlined below. I agree that ROC Financial Solutions LLC may charge me its sole discretion. I agree to pay the full amounts that are charged in accordance with my cardholder agreement.

Charge(s) will appear on my credit card statement as ROC Financial Solutions LLC. I understand that the charge outlined below is for a non-refundable application fee of \$150.00. ROC Financial Solutions LLC and/or lender will incur additional internal and third-party expenses throughout loan processing, and I agree to pay those expenses at the time my loan closes.

Name on Credit Card:	_____
Credit Card Number:	_____
Expiration Date MM/YY:	_____ CCV# _____
Type:	<input type="radio"/> VISA <input type="radio"/> Mastercard <input type="radio"/> Discover <input type="radio"/> American Express
Billing Address:	_____
City/State/Zip:	_____

By signing this acknowledgment, I agree that ROC Financial Solutions LLC is not required to offer a refund or provide me a credit towards future due diligence expenses. ROC Financial Solutions LLC may, in its sole discretion, provide a partial refund to me to the extent that its expenses are less than the total amount of estimated fees outlined below.

Signature _____

Date: _____

Disclosures:

Disclosure to Applicant(s) regarding procurement of a background and/or credit report: in connection with your funding application, we, and/or affiliates may procure a background investigative report as part of the process of considering your candidacy as a borrower. By signing below, you hereby authorize ROC Financial Solutions, its affiliates, investors, or other lending partners, and their agents and representatives to obtain a background and credit report to determine your financial responsibility, background, and general credit worthiness. The information requested shall be used to underwrite a funding transaction. The background report may include, but not limited to, credit report, judgement, tax liens, criminal history, verification of employment, education, and driving records.

Initial: _____ Initial: _____

BORROWER ACKNOWLEDGMENT, REPRESENTATION & WARRANTIES:

The information contained in this statement is provided for the purpose of obtaining or maintaining credit through ROC Financial Solutions (a.k.a. "Consultant"), 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 consultant's favor. Each undersigned understands that the broker, consultant, and lender are 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 consultant may consider this statement as continuing to be true and correct until a written notice of a change is given to Consultant by the undersigned. Consultant, its affiliates, investors or other lending partners, and their agents and representatives 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. Consultant is authorized to answer questions about our credit experience including me, us, borrower, undersigned. Furthermore, each of the undersigned specifically represents to consultant and to lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns, 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 an investment residential or commercial property for business purposes only; (5) the property will be NOT be owner-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 Consultant, 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 the consultant, lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me / us regarding the property or the condition or value of the property. ROC Financial Solutions LLC has informed the applicant that it does not finance owner occupied residential real estate. ROC Financial Solutions LLC offers commercial mortgage solutions strictly for non owner-occupied real estate. ROC Financial Solutions originates loans under 12 CFR 1024.5 (b)(2) Business purpose loans that are exempt from coverage under RESPA as defined by 12 CFR 1026.3 (a)(1) of Regulation Z. * All products, programs, and guidelines are subject to change. ROC Financial Solutions LLC only originates loans for business purpose. REV. 05.01.2020 Applicant agrees to hold harmless ROC Financial Solutions LLC. 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 / we warrant and represent that the subject property for which I / we am / are applying for this loan is not my / our primary residence and that I / we do not intend to occupy this property as our primary residence.

Initial: _____ Initial: _____

I/We understand that ROC Financial Solutions, LLC is an originating entity and funding consultant. ROC Financial Solutions, LLC is licensed or exempt from licensing all states that they do business in. Loans only apply to non-owner-occupied residential and commercial, non-TRID properties. Rates, terms and conditions offered only to qualified borrowers, may vary upon loan product, deal structure, property state or other applicable considerations, and are subject to change at any time without notice. Moreover, any rates, terms and conditions communicated via email shall only constitute a general, non-binding expression of interest on the part of ROC Financial Solutions, LLC, do not create any legally binding commitment or obligation on the part of ROC Financial Solutions, LLC, and are expressly subject to, but not limited to the credit, subject property, Investor experience, legal and investment approval process. ROC Financial also operates as a Wholesaler on investment residential and commercial, non-owner-occupied properties ROC Financial Solutions, LLC is exempt from licensing for these types of properties and is not a licensed real estate agent or broker. The undersigned agrees to hold harmless ROC Financial Solutions LLC. DISCLAIMER: ROC Financial Solutions does not finance owner occupied residential real estate. We offer commercial mortgage funding options strictly for non-owner-occupied real estate. ROC Financial Solutions originates loans under 12 CFR 1024.5 (b)(2) Business purpose loans that are exempt from coverage under RESPA as defined by 12 CFR 1026.3 (a)(1) of Regulation Z.

Initial: _____ Initial: _____

Privacy Disclosure Statement PLEASE READ THIS PRIVACY DISCLOSURE STATEMENT CAREFULLY:

ROC Financial Solutions LLC is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our Clients. Under federal law, we are required to give you this privacy notice. It describes our company's privacy policy and practices concerning the personal information we collect and disclose about our clients. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business as your representative on your behalf. If after reading this notice you have questions, please contact us. You can view updates to this statement on our website at <https://www.rocfinancialsolutions.com/privacy-disclosure-statement>

INFORMATION WE COLLECT ABOUT YOU — We collect nonpublic personal information about you from the following sources: - Yourself, information we receive from you on applications and other forms - Information about your transactions with us - Information we receive from a consumer reporting agency - Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past

employers, or from other institutions where you conduct financial transactions We may disclose all of the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US — We may disclose nonpublic personal information about you to the following types of third parties: - Financial service providers, such as insurance companies, mortgage service companies and securities broker-dealers - Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors and government agencies. The Applicant authorizes the ROC Financial Solutions to communicate with them by, but not limited to, phone calls, emails, text messages, internet, postal mail, etc., for up to a period of five years. The Opt Out method must be made in writing containing the (“applicant(s)”, “customer(s)”, “borrower(s)”, or “client(s)”, full name, phone number, and email address by email to info@rocfinancialsolutions.com or by US Postal mail 9062 Canterbury Riding Suite B, Laurel, MD 20723.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US — In order for us to conduct the business as your representative, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide our clients competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our company, follow your instructions as you authorize, or protect the security of our financial records. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER CLIENTS — If you terminate your relationship with ROC Financial Solutions, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION — We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT CLIENTS CAN DO TO HELP — ROC Financial Solutions LLC is committed to protecting the privacy of its customers. Clients can help by following these simple guidelines: - Protect your account numbers, plastic card numbers, personal identification numbers (PINs) or passwords. Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining that the call is on behalf of the ROC Financial Solutions LLC and asks for your account numbers, or loan information, you should beware. Contact us immediately to ensure that the person contacting you is a partner of ROC Financial Solutions LLC. Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. A good policy to have is to regularly check your accounts for potentially fraudulent or unauthorized activity or use. Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!

Acknowledgement: By signing below, you hereby acknowledge receiving, reading and understanding all the information disclosed on the date indicated below. ROC Financial Solutions LLC reserves the right to contact you for a period of no less than 5 years by phone, text, email, and US mail.

Initial: _____ Initial: _____

Summary of Your Rights Under the Fair Credit Reporting Act

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

1. a person has taken adverse action against you because of information in your credit report;
2. you are the victim of identity theft and place a fraud alert in your file;
3. your file contains inaccurate information as a result of fraud;
4. you are on public assistance;
5. you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, report it to the credit report agencies. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate. Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit “prescreened” offers of credit and insurance you get based on information in your credit report. Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without

your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.

Initial: _____ Initial: _____

ROC Financial Solutions LLC Services Agreement and Disclosure

This Agreement and Disclosure ("Agreement") is by and between ROC Financial Solutions, LLC, a funding consultant ("ROCFS" "we," "us," "our") and the Borrower(s) who sign(s) below ("you," "your" "applicant" "Client"). This Agreement discloses and governs the overall duties and compensation that will be paid to your funding consultant for the origination of your loan. This disclosure does not constitute, and under no circumstances may be construed as, an offer to lend, an approval of a credit application, a commitment to lend, or any other type of binding promise or statement on the part of ROC Financial Solutions, LLC. Such binding documents or communications may only be made in a separate, formal communication that is expressly labeled as such an approval, agreement, or commitment. The decision to extend, or not to extend credit to an applicant's inquiry is made solely by the lender based from the information submitted by the client. Lender guidelines are subject to change without notice. This is a binding contract. In the case that the client closes with a lender that ROCFS arranged for them by circumventing ROCFS, the fees outlined in this agreement are still due from the client to ROCFS. If ROCFS must collect these fees through legal action, the client will also be obligated to pay all legal fees including , but not limited to attorney fees, court cost, and/or third-party collection services. This may also result in a lien on the subject property or judgment against client. A funding consultant arranges a loan from a lender and charges fees for the services. As your consultant, ROCFS will assist you in obtaining a loan, but we do not offer the products of all mortgage lenders, and so we cannot guarantee you the lowest price or best loan terms available. ROCFS's role in the transaction is to analyze the property and project along with the Investors experience level and match them with possible funding options. This may require documentation to be provided by the borrower for review before a lending option is found. ROCFS will assist the borrower and lender throughout the transaction. Final terms and funding conditions are decided by the lender and ROCFS shall be held harmless. Be sure that you understand and are satisfied with the loan product and terms we arrange for you. By signing below, you request us to arrange a loan from a lender on your behalf and you agree to the compensation listed below for our services. If the client supplies their own credit report, it is deemed "Documentation provided by client/applicant(s)" and not the responsibility of the consultant. Documentation provided by applicant(s) may be shared with the consultant's affiliates for the purpose of finding a lender to fund the loan request. You are inquiring for a loan in the amount stated below. If your actual loan amount changes, the dollar amount of any compensation shown below that is based on a percentage of the loan amount may increase if the loan amount increases or may decrease if the loan amount decreases. The amounts listed in this Agreement are for ROC Financial Solutions, LLC services only and do not include other closing costs or credits from us or other parties for other related services. Our compensation may be paid by you directly, by the lender, and/or both. If our compensation is paid by you directly, it will be paid with cash that you must bring to closing. In some cases, the lender may pay us. Any compensation paid by the lender to us may increase the interest rate on your loan beyond what the interest rate would be if some or all fees were paid directly by the client. We may also receive compensation from both you and the lender. If this is a purchase transaction, the seller may pay some or part of our compensation if the sales contract clearly states that they are paying any portion of our compensation and/or closing costs. In addition to our compensation, estimates of other fees you will pay in connection with your loan may be shown on your loan quote or estimate from ROCFS and/or the lender, or on the closing documents from the title company. Prior to closing, there may be changed circumstances related to your loan that would require new fees or an increase or decrease in the fees previously disclosed to you. Examples of such changed circumstances include, but are not limited to, your decision to lock the interest rate or change your loan amount, product or pricing, the expiration of an existing rate lock, a decision to change the source of our compensation, or the need for additional services after a full review of the appraisal results. Appraisal fees will be collected in advance of loan processing and closing. If a changed circumstance results in new or increased fees, the mortgage lender may issue you a revised loan estimate. Once your interest rate is locked and your loan amount and terms are finalized, you will be able to see the exact amount of all fees. In addition, we may ask you to sign an amendment to this Agreement to amend ROC Financial Solutions, LLC compensation. However, the compensation is based off a percentage of the closed loan amount. All ROCFS percentage fees are paid at closing. The compensation listed below is the compensation that will be paid to ROC Financial Solutions, LLC for arranging the funding of your loan. This amount includes ("our origination charge" "ROCFS consultation charge") for your loan. There may be third party charges such as a credit report fee that ROCFS will collect upfront. This is an estimate which can change with markets rates, final locked interest rate, including other factors and is subject to change. ROC Financial Solutions Consultation Charge is 2.00-4.50% (expressed in percentages) of closed loan amount. ROC Financial Solutions, LLC also reserves the right to charge processing fee in the amount of \$595.00-995.00. We have discussed these payment options with you. If this Agreement is designated above as an amendment, this amendment replaces all previous Agreements you may have signed. You hereby certify that you are inquiring about financing on an investment or commercial property that is not intended for personal residential usage and is not a federally regulated mortgage loan. By signing below, you are requesting ROC Financial Solutions, LLC to work on your behalf to find funding for you loan request.

I/we hereby do agree to the terms of this contract and authorize ROC Financial Solutions, LLC, its affiliates, investors, or other lending partners, to proceed on my/our behalf. Acknowledgement: By signing below, you hereby acknowledge receiving, reading and understanding all the information disclosed on the date indicated below.

Signature: _____

Name: _____

Date: _____

Signature: _____

Name: _____

Date: _____