

TO BE SIGNED BY ALL CREDIT REPORTS SUBJECTS

Authorization and Certification

Applicant authorizes American Trust Corporation to perform an inspection of the Property and to engage outside consultants to provide an appraisal, an environmental assessment ("Phase I") and a property condition survey ("Property Condition Survey") and seismic report, if applicable, of the Property. In connection therewith, Applicant shall facilitate or otherwise provide access to the Property for American Trust Corporation, its agents and consultants. The following Person should be contacted for access arrangements:

Name: _____

Function: _____

Phone Number: _____

Applicant authorizes American Trust Corporation to open title order with a tile insurer of American Trust Corporation's choice and obtain a preliminary title report and the lender's title insurance policy, and open escrow with an escrow agent for the purpose of closing the Loan. Unless Applicant indicates below the name and address of a title insurer and/or escrow agent which Applicant wishes to use for this transaction (which selection shall be subject to American Trust Corporation's approval).

Title Company: _____

Address: _____

Escrow Officer: _____

Phone Number: _____

Escrow Number: _____

Applicant shall pay any brokerage or finder's fees, commissions or other compensation which may be or become due in connection with the Application or the Loan.

Applicant authorizes American Trust Corporation to obtain credit reports and public records information, contact references and verify accounts and other credit information as necessary to the processing of the Application.

Applicant acknowledges that American Trust Corporation intends to sell this loan in the secondary loan market, and in connection therewith agrees to provide interim operating statements and rent rolls upon request for the 12 months following loan closing, and thereafter in accordance with the loan documents and authorizes American Trust Corporation to disclose information to secondary market participants (generally limited to credit rating agencies and investors).

Applicant acknowledges receipt of the Federal Equal Opportunity Act, Equal Housing Lender and Appraisal Notices.

Applicant accepts the terms and conditions of the loan as described in the Application Letter attached hereto, and certifies that all information contained in or attached to this application is true correct and complete to the best of its knowledge.

Principal/Applicant's Signature

Date

Spouse's Signature (if applicable)

Date