

BUSINESS PURPOSE ANTI-STEERING LETTER

To: ARDRI LLC
NMLS License #2495114

From: **NMLS License:**
MLO License:

Subject Property Address:

Borrower:

RE: Business Purpose Loan

I _____, hereby affirm that I have not advised this Borrower to misrepresent their intent to refinance or purchase this property as a rental to circumvent ATR, Regulation Z or any other applicable consumer lending laws. I recognize that such coaching would constitute loan fraud and could result in the fraudulent inducement of ARDRI, LLC to approve a loan that would not otherwise be granted. The Borrower has consistently represented to me that they are utilizing this property for rental purposes in a bona fide business capacity.

DATE