

## Credit Profile Authorization

By clicking the button on the loan application page, you authorize Lenders and their service providers (collectively, "we", "us", or "our") to obtain your credit report from one or more consumer reporting agencies, such as TransUnion, Experian, or Equifax. You acknowledge that we may use the credit report for any purpose permitted by law, including:

- a. To authenticate you are who you say you are;
- b. To make credit decisions;
- c. To determine your current debt-to-income ratio; and
- d. To obtain a credit score.

When you check your rate and review loan offers, we perform a soft inquiry on your credit report, which won't impact your credit score. A separate soft inquiry will also occur when you accept an offer and submit your bank account information. When your loan is funded, we perform a hard inquiry on your credit report, which may impact your credit score and can be viewed by third parties.

You agree that we may collect information from credit bureaus after funding, in order to provide data to investors that may be interested in purchasing your loan, to evaluate risks associated with your loan and monitor changes to your credit profile, to display credit information to you, and to analyze data and offer you additional products or services. You authorize us to verify information in your credit report, and you agree that we may contact third parties without further notice to you to verify any and all information as it relates to the above matters or which you have provided to us in connection with a request/application for credit or to administer or monitor your loan account if a loan is made.