

# APPLICATION FOR CREDIT

**Date of Application:**

**Applicant's Name:**

**Street Address:**  **Apt:**

**City:**  **State:**  **Zip Code:**

**Birth Date:**  **Social Security Number:**

**Drivers License#:**  **Drivers License State:**

**Home Phone Number:**  **Cell Phone Number:**

**Email Address:**

Payments due under our Credit Program are collected from you by electronic debit to your bank account. Please provide information on this account below: Please include a Void Check from that Account for verification purposes

**Bank Name:**

**Bank Routing Number:**  **Nine Digits**

**Account Number:**  **Type of Account:**  **Checking**  **Saving**

**NOTICE TO APPLICANT:** (a) We adhere to the Patriot Act and we are required by law to adopt procedures to request and retain in our records information necessary to verify your identity. Do not sign the Promissory Note until you have read and understand the Terms and Conditions thereof. You are entitled to an exact copy of any agreement you sign. Please be certain to request and retain a copy of this Promissory Note for your personal records.

I declare that the information provided by me above is true, complete and correct and provided to us for the purpose of inducing us to extend the credit for which I am applying. I authorize ExtendCredit.com to verify all information that I have provided and acknowledge that this information may be used to verify certain past and/or current credit or payment history information from third party source(s). We may utilize various consumer-reporting agencies for these purposes. I understand that by signing this Application for Credit that I am giving my written consent to have a credit check performed on my behalf. I further understand that this Application is not an acceptance, promise nor commitment to extend credit to me but solely a request that credit be provided to me under the terms and conditions to be disclosed in the Promissory Note which will be provided to me upon approval of this Application.

I have also read and agree to the Terms and Conditions of the Privacy Policy provided with this Application for Credit.

\_\_\_\_\_  
**Applicant Name**

\_\_\_\_\_  
**Applicant Signature**

\_\_\_\_\_  
**Date**

## PRIVACY POLICY

We are serious about protecting your privacy and the information that you submit us. This Privacy Policy explains our practices concerning privacy, and how they may pertain to you as a borrower. "You" or "Your" means you as a the individual to whom we have extended credit per the terms and conditions of this Promissory Note.. "We" or "Our" or "Us" means the business entity extending this credit to you. All information submitted to us shall remain your property. **COLLECTED INFORMATION:** We automatically collect information knowingly

provided by you in the application process such as your name, street address, e-mail address, telephone number (home, work and mobile), date of birth, Social Security Number, bank account information and other personal, financial or demographic information. Please understand that the information that you submit to us is voluntary, but required if you request a credit from us.

**Gramm-Leach-Bliley Act**, California Financial Privacy Act and Vermont Consumer Protection Act Notice: For purposes of compliance with the Gramm-Leach-Bliley Financial Modernization Act of 1999, 15 U.S.C. 6802 (the “GLB Act”), this Privacy Policy shall serve as both your initial customer relationship and annual “Privacy Notice” as defined under the GLB Act.

**USE OF DATA COLLECTED:** We use your contact information to send you information about our company and other notices, offers or promotional material. We may also use your personal, demographic and profile data for statistical analysis, for marketing and promotional purposes, and for editorial or feedback purposes. Information collected by us may be added to our databases and used for future e-mails or postal mailings regarding new products and services, and upcoming events. Notwithstanding the foregoing, we will not use your personal or financial information such as Social Security Number-related information, and/or bank account information (“Sensitive Information”) for any other purpose, or transfer the same to any third party other than our loan servicer.

**RELEASE OF INFORMATION TO CREDIT BUREAUS:** We or our loan servicer, ExtendCredit.com on our behalf, may report positive or negative re- payment history to the Credit Service Bureaus with whom we contract to provide credit information on borrowers under the terms and conditions of our service agreements with these bureaus.

**YOUR RIGHTS TO YOUR PERSONAL DATA:** Upon request via postal mail or e-mail, we will provide you a summary of personal information retained by us. We will only send your personal records to you by US Mail and only to the postal address that we have on file for you. **OUR RIGHT TO CONTACT YOU:** We reserve the right to contact you regarding your account status and changes to this Note, Privacy Policy, or any other policies, service agreements or other agreements relevant to you.

**SECURITY:** All information collected is stored in a technically and physically secure environment. When our registration/application process asks users to enter Sensitive Information, and when we store and transmit such Sensitive information, that information is encrypted and is protected with SSL encryption software. While we strive to protect your personal information, we cannot ensure or warrant the security of any information that you provide to us, and you do so at your own risk. Access to your information is strictly limited, and not accessible to the public. All of our borrowers’ information, not just the sensitive information mentioned above, is restricted in our offices. Only employees who need the information to perform a specific job are granted access to personal information. Our employees are dedicated to ensuring the security and privacy of all borrower information. Employees not adhering to our firm policies are subject to disciplinary action. In compliance with applicable federal and state laws, we shall notify you and any applicable regulatory agencies in the event that we learn of an information security breach with respect to your personal information. You will be notified. Please be advised that notice may be delayed in order to address the needs of law enforcement, determine the scope of network damage, and to engage in remedial measures.

**OUR RIGHT TO CHANGE:** We reserve the right to change this policy at any time by notifying you of the existence and location of the new or revised privacy policy.

**OUR CONTACT INFORMATION** If you have any questions about this Privacy Policy you can contact us at (888) 671-0480.