

Credit Authorization

To all consumer-reporting agencies and to all creditors and depositories of the undersigned:

Please be advised that the undersigned, and each of them, has made application to: **Legions Capital inc.** requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide credit report and/or a disclosure to Lender or any agent or assignee. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to Lender or to third parties.

By signing this form, I/we hereby authorize lender to conduct a background and/or credit check. Additionally, the undersigned and each party to this loan, authorizes lender to disclose to any third party, employee, agent or assignee thereof information regarding background and credit experience. I understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of title 18, United States code, 1014. I also understand that the lender intends to use the data obtained through the investigation for due diligence purposes only and shall not disclose such information to any other party except as otherwise authorized above. The information the Lender/Broker obtains is only to be used in the processing of my application for a loan.

A photographic, digital E-signature, or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.

Borrower	Date	Co-borrower	Date
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Borrower DOB	Co-borrower DOB
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Borrower Social Security Number	Co- borrower Social Security Number
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Borrower Signature	Co-borrower Signature
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The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580.

Credit Card Authorization Form

Please complete all fields. You may cancel this authorization at any time by contacting us. This authorization will remain in effect until cancelled.

Credit Card Information
Card Type: <input type="checkbox"/> MasterCard <input type="checkbox"/> VISA <input type="checkbox"/> Discover <input type="checkbox"/> AMEX <input type="checkbox"/> Other _____
Cardholder Name (as shown on card): _____
Card Number: _____
Expiration Date (mm/yy): _____
CVV #: _____
Cardholder ZIP Code (from credit card billing address): _____
Subject Property(s) Address: _____

I, _____, authorize Legions Capital Inc. to charge my credit card for appraisal and Credit report on the property undergoing financing with Legions Capital inc. I understand that my information will be saved to file for future transactions on my account. I understand that Legions Capital will be using my credit card information for approved 3rd party vendors and Legions Capital is not responsible for refunding money that it did not collect. Once that service is underway, costs are incurred. The cardholder acknowledges that the completed appraisal report will be provided once completed and has been handed over to the account executive in charge of the file. Legions Capital Inc prohibits chargebacks generated by the cardholder if a valid, authorized charge has been placed on a credit card as outlined above. The amount owed to our 3rd party vendor is the responsibility of the cardholder and any party the cardholder has authorized to place the appraisal order and credit check.

Appraisal Management Disclosure:

I understand that I am authorizing the Appraisal Management Company to charge my card for the full amount of the appraisal and that I agree to the terms below.

All appraisals are subject to a partial refund if the appraiser has not yet visited the home and completed the inspection. Any submitted appraisal order that we are asked to cancel will be subject to a cancellation fee of no less than \$35 due to order processing costs. Any appraisal order that is cancelled within 24-hours of the Scheduled Inspection will be subject to a 50% cancellation fee plus any additional charges levied by the appraiser. If the appraiser has begun the evaluation process, we will not be able to refund any portion of the payment. Under no circumstances can completed orders be disputed/charged-back or not paid in full. All costs in collecting any monies charged back or not paid in full shall be added to the amount owed, plus the maximum amount of interest allowable by law. The amount owed will be the responsibility of the card holder and any party using the card or placing the order. Once the appraiser has delivered the report to appraisal management company, the entire fee is non-refundable, regardless of the opinion of value or completion of the loan process. You are paying for the service of having an expert determine value. Once that service is underway, costs are incurred. The cardholder acknowledges that the completed appraisal report will be provided to the lender/broker who placed the order with the appraisal management company. appraisal management company prohibits chargebacks generated by the cardholder if a valid, authorized charge has been placed on a credit card as outlined above. The amount owed to appraisal management company is the responsibility of the cardholder and any party the cardholder has authorized to place the appraisal order. If a refund is warranted it will be refunded to the original credit card utilized in the purchase transaction for services unless all parties involved agree to other arrangements. There are no refunds due to discrepancies in value. An appraisal is an appraiser's opinion of value. All appraisers are licensed by the state in which the appraisal is performed. If you disagree with the value of an appraisal we will investigate the file, however NO refund will be issued for discrepancies in value. appraisal management company acknowledges your right to privacy and follows generally accepted best practices for doing business with us. appraisal management company does not use or share the information supplied to us by any visitor to our website. appraisal management company certifies that all personal information relating to its members, clients, and customers, including email addresses and other personal information, will be kept strictly confidential. We will never sell, lease, distribute, or otherwise disclose personal information to any other party.

Customer Signature

Date

Notice of Right to Receive a Copy of Appraisal or Valuation

Borrower Name(s): _____

Date: _____

Property Address: _____

Lender/Broker: _____

NMLS ID: _____

In accordance with the Equal Credit Opportunity Act (15 U.S.C. §1691(e)) and 12 CFR §1002.14, you have the right to receive a copy of all written appraisals and valuations developed in connection with your loan application.

- We may obtain an appraisal or other valuation to determine the property's value.
- You will receive a copy of any appraisal or valuation used in connection with your application, even if the loan does not close.
- You may also order your own independent appraisal at your own expense.

You will receive a copy:

- As soon as the appraisal is completed, or
- No later than three (3) business days before loan closing (for closed-end credit), whichever comes first.

Please select one option below:

☐ I/We wish to receive the appraisal or valuation at least 3 business days before closing.

☐ I/We choose to waive the 3-day review period and proceed to closing upon receipt of the appraisal or valuation.

Acknowledgement:

By signing below, I/we acknowledge receipt of this notice and confirm that I/we have selected one of the above options.

Borrower Signature: _____

Date: _____

Equal Credit Opportunity Act Notice

Date: _____

Under the Equal Credit Opportunity Act (ECOA), it is illegal for a lender to discriminate in any credit transaction based on:

- Race
- Color
- Religion
- National origin
- Sex
- Marital status
- Age (if the applicant has the capacity to contract)
- Receipt of income from a public assistance program
- The applicant's good faith exercise of rights under the Consumer Credit Protection Act

The federal agency responsible for enforcing this law concerning this creditor is:

Consumer Financial Protection Bureau (CFPB)
1700 G Street NW
Washington, DC 20552
Phone: (855) 411-CFPB (2372)
Website: www.consumerfinance.gov

Note: You are not required to disclose income from alimony, child support, or separate maintenance unless you wish it to be considered.

Borrower Signature: _____

Date: _____

Fair Credit Reporting Act Notice

Date: _____

This notice is provided under the Fair Credit Reporting Act (FCRA), 15 U.S.C. §1681.

In connection with your loan application, we may obtain a credit report from a Consumer Reporting Agency (CRA). This report may include information on your credit history, creditworthiness, and repayment capacity.

If your application is denied based on information from the CRA, we will:

- Provide the name, address, and phone number of the CRA used.
- Inform you of your right to request a free copy of your credit report within 60 days.
- Advise you of your right to dispute any inaccurate or incomplete information with the CRA.

By signing below, you acknowledge receipt of this notice.

Borrower Signature: _____

Date: _____

Preferred Closing Agent/Title Company

Would you like to use our recommended companies to potentially expedite your loan process?

☐ Yes, I would like to use one of your recommended companies.

☐ No, I prefer to use my own Title/Escrow/Attorney service

Title Company Contact Information

Title Company Name: _____

Contact Person: _____

Phone Number: _____

Email Address: _____

Escrow Company Contact Information

Escrow Company Name: _____

Contact Person: _____

Phone Number: _____

Email Address: _____

Attorney Contact Information

Attorney/Legal Firm Name: _____

Contact Person: _____

Phone Number: _____

Email Address: _____

Insurance Agent Contact Information

☐ Yes, I would like to use one of your loanguys.com affiliated insurance company.

☐ No, I prefer to use my own Insurance Agent

Insurance Company Name: _____

Contact Person: _____

Phone Number: _____

Email Address: _____

Additional Comments or Instructions

Customer Signature: _____

Date: _____