

REFERRAL FEE APPLICATION DISCLOSURE

(Provided under Cal. Fin. Code § 22603)

“We,” “us” and “our” means Citadel Servicing Corporation dba Acra Lending.

“You” or “your” means each person who signs below as Borrower.

“Referring Party” means [NAME OF REFERRING PARTY].

You have been referred to us by Referring Party. If you are approved for a loan with us, we may pay a fee to Referring Party for the successful referral. We, and not Referring Party, are solely authorized to offer a loan to you. You should ensure that you understand any loan offer we may extend to you before agreeing to the terms of such loan. If you wish to report a complaint about this loan transaction, you may contact the California Department of Financial Protection and Innovation at 1-866-ASK-CORP (1-866-275-2677) or file your complaint online at <https://dfpi.ca.gov/>.

Acknowledgement

Each Borrower who signs below acknowledges receiving a copy of this Referral Fee Application Disclosure.

Print Name of Borrower 1

Print Name of Borrower 2

Print Title of Person Signing on Borrower 1's Behalf
(If Borrower 1 is an entity)

Print Title of Person Signing on Borrower 2's Behalf
(If Borrower 2 is an entity)

Signature of Borrower 1 or Authorized Signer

Signature of Borrower 2 or Authorized Signer