



Document Checklist & Instructions

1. Retail Installment Contract – Customer to initial each page and sign and date final page; Company representative to witness signature if applicable.
2. Allonge – Dealer to sign and return.
3. Right of Rescission – Customer to sign and date in receipt section to acknowledge receipt. **Dealer please insert cancellation date (Must be 3 days after the date customer signs not including Sundays & Holidays)**
4. Notice to Borrower of HUD'S Role in Title 1 Loans – Customer to sign
5. Certificate of Completion – Customer & Dealer to sign and date all 3 copies as indicated, **date must be after cancellation date on right of rescission** and after job has been completed.
6. Credit Application – Customer to initial each page and sign page 3; Dealer to sign page 3 in section marked "Note to Salesperson"
7. Credit Report Authorization – Customer to sign.
8. Patriot Act Form - Dealer to obtain one (1) form of identification for each borrower and transcribe information to form, sign and date.
9. Disbursement Check – Must be endorsed by Dealer and Customer and returned to SFC for processing
10. Deposit Source Letter – Customer to sign if a down-payment was made on this purchase and down-payment was not borrowed.
11. Privacy Statement – to be given to customer
12. Copy Set – to be given to customer

All **original** executed documents to be returned to:

Service Finance Company, LLC
Attention: Funding
555 S. Federal Hwy, STE 200
Boca Raton, FL 33432

555 S Federal Highway Ste 200
Boca Raton, Florida 33432

Tel: 561 361-8587
Fax: 561 361-8521

www.svcfin.com

Home Improvement Retail Installment Contract

Seller Name and Address

Buyer(s) Name(s) and Address(es)

Summary

No.

Date

"We" and "us" mean the Seller above, its successors and assigns.

"You" and "your" mean each Buyer signing below, jointly and individually.

Truth-In-Lending Disclosure

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

%

FINANCE CHARGE

The dollar amount the credit will cost you.

\$

Amount Financed

The amount of credit provided to you or on your behalf.

\$

Total of Payments

The amount you will have paid when you have made all scheduled payments.

\$

Total Sale Price

The total cost of your purchase on credit, including your down payment of

\$

\$

Payment Schedule. Your payment schedule will be

Number of
Payments

Amount of Payments

When Payments Are Due

\$

\$

\$

Security. You are giving us a security interest in

☐ the Goods purchased.

☐ the following described personal property

☐ **Late Charge.** If a payment is more than _____ days late, you will be charged

Prepayment. If you pay off this Contract early, you will not have to pay a penalty.

☐ If you pay off this Contract early, you will not be entitled to a refund of part of the Additional Finance Charge.

Contract Provisions. You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

"e" means estimate

Sales Agreement

Sale. You agree to purchase from us the goods and/or services described below according to the terms of this Contract. The term "Contract" means this document, any separate document which secures this Contract, and the following documents incorporated herein:

Contractor License Number:

Names and license numbers of sales people who solicited this Contract:

Approximate start date:

Approximate completion date:

Description of Goods and/or Services Purchased

Description of Other Collateral (Not household goods)

☐ **Service Contract.** With your purchase of the Goods, you agree to purchase a Service Contract to cover

. This Service Contract will be in effect for

Promise To Pay and Payment Terms. You promise to pay us the principal amount of \$, plus interest on the unpaid balance at the rate of % per year until this Contract is paid in full. Interest will begin to accrue on

. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the *Truth-In-Lending Disclosure*. You also agree to pay any additional amounts according to the terms of this Contract.

Down Payment. You also agree to pay, or apply to the Cash Price, on or before today's date, any cash, rebate and net trade-in value described in the *Itemization of Amount Financed*.

☐ You agree to make deferred payments as part of the cash down payment as reflected in your Payment Schedule.

☐ **Additional Finance Charge.** You agree to pay an additional, nonrefundable finance charge of \$ that will be ☐ paid in cash. ☐ added to the Cash Price.

☐ paid proportionally with each payment.

Assignment

This Contract is assigned to Assignee (identify):

This assignment is made under the terms of a separate agreement made between the Seller and Assignee.

Itemization of Amount Financed

Goods and/or Services Price (including sales tax of

\$) \$

Service Contract, Paid to:

*

\$

1. Cash Price

\$

Manufacturer's Rebate

\$

Cash Down Payment

\$

Deferred Down Payment

\$

2. Subtotal

\$

Trade-In Allowance

\$

Less: Amount Owning

To:

\$

3. Net Trade-In

\$

4. Total Down Payment (line 2 plus line 3)

\$

5. Unpaid Balance of Cash Price (line 1 minus line 4)

\$

Fees Paid to Others:

Paid to Public Officials - **Filing Fees Only**

\$

Paid to Public Officials - **Other than Filing Fees**

\$

Insurance Premiums*

\$

Additional Finance Charge(s) Paid To Seller

\$

To:

\$

To:

\$

To:

\$

To:

\$

To:

\$

To:

\$

6. Subtotal (line 5 plus all Fees Paid to Others)

\$

7. Prepaid Finance Charges

\$

Amount Financed (line 6 minus line 7)

\$

*We may retain or receive a portion of this amount.

Insurance Disclosures

Credit Insurance. Credit life, credit disability, and any other insurance coverage quoted below, are not required to obtain credit and we will not provide them unless you sign and agree to pay the additional premium. If you want such insurance, we will obtain it for you (if you qualify for coverage). We are quoting below ONLY the coverages you have chosen to purchase.

Credit Life

☐ Single ☐ Joint ☐ None

Premium \$

Term

Insured

Credit Disability

☐ Single ☐ Joint ☐ None

Premium \$

Term

Insured

Your signature below means you want (only) the insurance coverage(s) quoted above. If "None" is checked, you have declined the coverage we offered.

DOB

DOB

DOB

DOB

Property Insurance. You must insure the Property securing this Contract. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. The deductible amount of this insurance may not exceed

\$. We do not offer liability insurance coverage for bodily injury and/or property damage.

Additional Terms of the Sales Agreement

Prepayment. You may prepay this Contract in full or in part at any time. Any partial prepayment will not excuse any later scheduled payments until you pay in full.

A refund of any prepaid, unearned insurance premiums may be obtained from us or from the insurance company named in your policy or certificate of insurance.

General Terms. You have been given the opportunity to purchase the Goods and described services for the Cash Price or the Total Sale Price. The Total Sale Price is the total price of the Goods and any services if you buy them over time. You agreed to purchase the items over time. The Total Sale Price shown in the *Truth-In-Lending Disclosure* assumes that all payments will be made as scheduled. The actual amount you will pay may be more or less depending on your payment record.

We do not intend to charge or collect, and you do not agree to pay, any finance charge or fee, that is more than the maximum amount permitted by either state or federal law for this sale. If you pay a finance charge or fee that is contrary to this provision, we will, instead, apply it first to reduce the principal balance, and when the principal has been paid in full, refund it to you.

You understand and agree that some payments to third parties as a part of this Contract may involve money retained by us or paid back to us as commissions or other remuneration.

If any section or provision of this Contract is not enforceable, this Contract will remain enforceable without such section or provision.

You agree that the law of the state of Maryland will govern this transaction, which is the state where the home to be improved is located. Federal law may also apply. **We elect to make this transaction under Subtitle 10, Credit Grantor Closed End Credit Provisions, of Title 12 of the Commercial Law Article of the Annotated Code of Maryland.**

This Contract for improvements is also subject to Title 8 of The Business Regulation Code of Maryland (relating to home improvements). Each contractor and each subcontractor must be licensed by the Home Improvement Commission, and anyone may ask the Commission about a contractor or subcontractor. The telephone number of the Maryland Home Improvement Commission is 1-410-333-6309.

Balloon Payment. If your last scheduled payment is more than twice as large as the average of all other regularly scheduled payments (not including any down payment), and if this transaction is secured by residential real property, you have the right to request the rescheduling of such payment without fee or charge. You must make installment payments in the amount required prior to maturity and the rescheduling can be for up to 6 months.

Default. You will be in default on this Contract if any one of the following occurs (except as prohibited by law):

1. You fail to make a payment in full when it is due.
2. You fail to perform any obligation that you have undertaken in this Contract (which includes doing something you have agreed not to do).
3. You make any written statement or provide any financial information that is untrue or misleading at the time it is given.
4. You become a debtor in any bankruptcy proceeding, or others take legal action to collect money or repossess property from you.

If you default, you agree to pay all court and other collection costs actually incurred by us relating to your default, plus reasonable attorneys' fees if we refer this Contract to an attorney who is not a salaried employee of ours for collection.

If an event of default occurs as to any one of you, we may exercise our remedies against any or all of you.

Remedies. If you are in default on this Contract, we have all of the remedies provided by law, this Contract, any separate personal property security agreement, and any separate real estate mortgage or deed of trust. (Sentences 3. and 4. below relate only to personal property security interests.) These include:

1. We may require you to immediately pay us, subject to any refund required by law, the remaining unpaid balance of the amount financed, finance charges and all other agreed charges.
2. We may pay taxes, assessments, or other liens or make repairs to the Property if you have not done so. We are not required to do so. Any amount we pay will be added to the amount you owe us and will be due immediately. This amount will earn interest from the date paid at the rate described in the *Promise To Pay and Payment Terms* section until paid in full.
3. We may require you to make the Property available to us at a place we designate that is reasonably convenient to you and us.

4. We may take possession of the Property by legal process or self-help, but in doing so we may not breach the peace or unlawfully enter onto your premises. We may give you notice of our intention to repossess before we do so. After repossession, and after giving you notice of the sale and your limited right to redeem the Property, we may then sell the Property and apply what we receive as provided by law to our reasonable expenses and then toward your obligations.
5. Except when prohibited by law, we may sue you for additional amounts if the proceeds of a sale do not pay all of the amounts you owe us.

By choosing any one or more of these remedies, we do not waive our right to later use another remedy. By deciding not to use any remedy, we do not give up our right to consider the event a default if it happens again.

You agree that if any notice is required to be given to you of an intended sale or transfer of the Property, as to tangible personal property, notice is reasonable if mailed by registered or certified mail to your last known address, as reflected in our records, at least 16 days before the date of the intended sale or transfer (or such other period of time as is required by law).

You agree that, subject to your right to recover such property, we may take possession of personal property left in or on the Property securing this Contract and taken into possession as provided above.

If your obligation under this Contract is insured under the Title 1 Property Improvement Loan Regulations of the Department of Housing and Urban Development, our right to accelerate the maturity is subject to the limitations of those regulations.

Dishonored Check. You agree to pay a fee of \$15 if you make a payment with a check that is dishonored on the second presentment.

Obligations Independent. Each person who signs this Contract agrees to pay this Contract according to its terms. This means the following:

1. You must pay this Contract even if someone else has also signed it.
2. We may release any co-buyer or guarantor and you will still be obligated to pay this Contract.
3. We may release any security and you will still be obligated to pay this Contract.
4. If we give up any of our rights, it will not affect your duty to pay this Contract.
5. If we extend new credit or renew this Contract, it will not affect your duty to pay this Contract.

Warranty. Warranty information is provided to you separately.

Waiver. To the extent permitted by law, you agree to give up your rights to require us to do certain things. We are not required to: (1) demand payment of amounts due; (2) give notice that amounts due have not been paid, or have not been paid in the appropriate amount, time or manner; or, (3) give notice that we intend to make, or are making, this Contract immediately due.

None of these is intended to mean that you waive any right to notice before or after the repossession of tangible personal property or your limited rights to reinstate this Contract or redeem the Property, as given to you by law.

Security Agreement

Security. In this Contract, the term "*Property*" refers to any collateral which secures this Contract, whether by this or separate form, as indicated immediately below.

☐ You give us a security interest in the goods (Goods) and in any other collateral described above, plus all accessions to such Property.

Additional Security. You also assign to us and give us a security interest in proceeds and premium refunds of any insurance and service contracts purchased with this Contract.

Ownership and Duties Toward Property. If you give us a security interest or a real estate mortgage or deed of trust in Property, (as shown in the *Security* section and *Truth-In-Lending Disclosure*) you represent and agree to the following:

1. You will defend our interests in the Property against claims made by anyone else. You will do whatever is necessary to keep our claim to the Property valid.
2. The security interest you are giving us in the Property comes ahead of the claim of any other general or secured creditor except as disclosed to us by you and agreed to in writing by us. You agree to sign any additional documents or provide us with any additional information we may require to keep the priority of our claim to the Property. You will not do anything to change our interest in the Property.
3. You will keep the Property in your possession in good condition and repair. You will use the Property for its intended and lawful purposes. Unless otherwise agreed in writing, the Property will be located at your address listed on page 1 of this Contract.

4. You will not attempt to sell the Property (unless it is properly identified inventory) or otherwise transfer any rights in the Property to anyone else, without our prior written consent. You will not permit the Property to become attached to any real estate without first providing us an opportunity to preserve our priority status.
5. You will pay all taxes and assessments on the Property as they become due.
6. You will notify us of any loss or damage to the Property. You will provide us reasonable access to the Property for the purpose of inspection. Our entry and inspection must be accomplished lawfully, and without breaching the peace.

Insurance. If this Contract is secured, you agree to buy property insurance on the Property protecting against loss and physical damage and subject to a maximum deductible amount indicated in the *Property Insurance* section, or as we will otherwise require. You will name us as loss payee on any such policy. In the event of loss or damage to the Property, we may require additional security or assurances of payment before we allow insurance proceeds to be used to repair or replace the Property. You agree that if the insurance proceeds do not cover the amounts you still owe us, you will pay the difference. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. You will keep the insurance in effect until this Contract is paid in full.

If you fail to obtain or maintain this insurance, or name us as a loss payee, we may obtain insurance to protect our interest in the Property. This insurance may include coverages beyond those initially required of you. This insurance may be written by a company other than one you would choose. It may be written at a rate higher than a rate you could obtain if you purchased the property insurance required by this Contract. We will add the premium for this insurance to the amount you owe us. Any amount we pay will be due immediately. This amount will earn interest from the date paid at the rate described in the *Promise To Pay and Payment Terms* section until paid in full.

Notices

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

[This area intentionally left blank.]

Signatures

BUYER(S) AGREE(S) TO THIS CONTRACT AND ACKNOWLEDGE(S) RECEIPT OF A COPY.

Buyer

Date

Date

Date

Date

Print buyer's address below signature if other than shown on page 1.

Seller

Date

Disbursement Date: (This date is for Title 1 HUD insurance purposes and may be completed after the Contract is signed to reflect the actual disbursement date, and not any estimated disbursement date. It may appear only on the original form.)

ALLONGE

This Allonge is attached to and made a part of the Retail Installment Contract (“RIC”), dated as of

made by

individual(s) residing at

in the original principal amount of \$

The undersigned hereby assigns, transfers and endorses the RIC to the order of **SERVICE FINANCE COMPANY, LLC** (“Buyer”) its successors and/or assigns, without recourse.

By: _____
Name: _____
Title: _____

NOTICE OF RIGHT OF RESCISSION
(FOR REFINANCING BY A DIFFERENT LENDER OR ORIGINATION OF A NEW RESCINDABLE LOAN)

This Notice relates to a consumer credit transaction dated _____, between the Creditor named below and _____ (Consumer(s)).

NOTICE OF RIGHT TO CANCEL

Your Right to Cancel

You are entering into a transaction that will result in a mortgage/lien/security interest on/in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) the date of the transaction, which is _____; or
(2) the date you received your Truth-in-Lending disclosures; or
(3) the date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address at right. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

How to Cancel

If you decide to cancel this transaction, you may do so by notifying us in writing, at

(Name of Creditor)

(Creditor's Business Address)

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the

notice no later than midnight of _____ (date)

(or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Consumer's Signature

Date

RECEIPT

Each of the undersigned acknowledges receipt of 2 copies of this Notice and warrants that the undersigned are all the persons who are a party to the credit transaction who have or may have an interest in the home at _____.

Consumer(s):

Date _____

X

X

CONFIRMATION

More than 3 business days have elapsed since the undersigned received this Notice, and Truth-in-Lending disclosures, with regard to this transaction. The undersigned certify that the transaction has not been rescinded.

Consumer(s):

Date _____

Completion Certificate for Property Improvements

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0328

Direct or Dealer Loans

Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is being collected to permit more efficient risk management of the Title I loan portfolio as well as facilitate claims processing for loan defaults. The information provides a more comprehensive basis for evaluating Title I lender underwriting practices and thereby improving risk management of the loan portfolio and also enhances management's ability to determine appropriate policy changes affecting the Title I portfolio as a whole. Responses are required in order to obtain benefits. No assurances of confidentiality is provided.

Name & Address of Lending Institution	Names & Addresses of Borrowers
Address of Improved Property	Type of Loan (mark one): <input type="checkbox"/> Direct Loan <input type="checkbox"/> Dealer Loan

Notice to Borrowers: You must execute this certificate as a condition of loan approval. Do not sign this certificate until the dealer or contractor has satisfactorily completed the improvements in accordance with the terms of your contract or sales agreement.

I (We) certify that:

- (1) The loan proceeds have been spent on property improvements that are eligible under the Title I regulations and in accordance with the contract or cost estimate furnished to the lender with my (our) credit application.
- (2) The property improvements have been completed in general accordance with the contract or cost estimate and to my (our) satisfaction.
- (3) I (We) have not obtained and will not receive any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 from the dealer or contractor as an inducement to enter into this loan transaction.
- (4) I (We) understand that the selection of the dealer or contractor and the acceptance of the materials used and the work performed is my (our) responsibility, and HUD does not guarantee the quality or workmanship of the property improvements.

Signature of Borrower & Date (read before signing)	Signature of Borrower & Date (read before signing)
X	X

Notice to Dealer or Contractor: You must execute this certificate as a condition for disbursement on any dealer-originated loan. Any dealer who knowingly and materially submits false information to a lender or to HUD in connection with the origination of a Title I property improvement loan shall be subject to the imposition of civil money penalties.

The undersigned certifies that:

- (1) The property improvements are eligible under the Title I regulations and in accordance with the contract or cost estimate furnished to the borrowers.
- (2) The property improvements have been completed in general accordance with the contract or cost estimate and to the satisfaction of the borrowers.
- (3) The borrowers have not been given or promised any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 as an inducement to enter into this loan transaction (except for any discount points paid by the undersigned to the lender).
- (4) Any discount points paid by the undersigned dealer are from the dealer's own resources and will not be reimbursed by the borrowers or any other party.
- (5) The borrowers signed this certificate after completion of the property improvements, and all signatures on this certificate are genuine.

Name & Address of Dealer or Contractor	Title, Signature & Date
	X

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Previous editions are obsolete

form **HUD-56002** (9/93Rev 1)
ref. Handbook 1060.2

Copy 1: Lender; Copy 2: Borrower; Copy 3: Dealer/Contractor

Completion Certificate for Property Improvements

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0328

Direct or Dealer Loans

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Name & Address of Lending Institution	Names & Addresses of Borrowers
Address of Improved Property	Type of Loan (mark one): <input type="checkbox"/> Direct Loan <input type="checkbox"/> Dealer Loan

Notice to Borrowers: You must execute this certificate as a condition of loan approval. Do not sign this certificate until the dealer or contractor has satisfactorily completed the improvements in accordance with the terms of your contract or sales agreement.

I (We) certify that:

- (1) The loan proceeds have been spent on property improvements that are eligible under the Title I regulations and in accordance with the contract or cost estimate furnished to the lender with my (our) credit application.
- (2) The property improvements have been completed in general accordance with the contract or cost estimate and to my (our) satisfaction.
- (3) I (We) have not obtained and will not receive any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 from the dealer or contractor as an inducement to enter into this loan transaction.
- (4) I (We) understand that the selection of the dealer or contractor and the acceptance of the materials used and the work performed is my (our) responsibility, and HUD does not guarantee the quality or workmanship of the property improvements.

Signature of Borrower & Date (read before signing)	Signature of Borrower & Date (read before signing)
X	X

Notice to Dealer or Contractor: You must execute this certificate as a condition for disbursement on any dealer-originated loan. Any dealer who knowingly and materially submits false information to a lender or to HUD in connection with the origination of a Title I property improvement loan shall be subject to the imposition of civil money penalties.

The undersigned certifies that:

- (1) The property improvements are eligible under the Title I regulations and in accordance with the contract or cost estimate furnished to the borrowers.
- (2) The property improvements have been completed in general accordance with the contract or cost estimate and to the satisfaction of the borrowers.
- (3) The borrowers have not been given or promised any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 as an inducement to enter into this loan transaction (except for any discount points paid by the undersigned to the lender).
- (4) Any discount points paid by the undersigned dealer are from the dealer's own resources and will not be reimbursed by the borrowers or any other party.
- (5) The borrowers signed this certificate after completion of the property improvements, and all signatures on this certificate are genuine.

Name & Address of Dealer or Contractor	Title, Signature & Date
	X

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Previous editions are obsolete

form **HUD-56002** (9/93Rev 1)
ref. Handbook 1060.2

Copy 2: Borrower

Completion Certificate for Property Improvements

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0328

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Name & Address of Lending Institution	Names & Addresses of Borrowers
Address of Improved Property	Type of Loan (mark one): <input type="checkbox"/> Direct Loan <input type="checkbox"/> Dealer Loan

Notice to Borrowers: You must execute this certificate as a condition of loan approval. Do not sign this certificate until the dealer or contractor has satisfactorily completed the improvements in accordance with the terms of your contract or sales agreement.

I (We) certify that:

- (1) The loan proceeds have been spent on property improvements that are eligible under the Title I regulations and in accordance with the contract or cost estimate furnished to the lender with my (our) credit application.
- (2) The property improvements have been completed in general accordance with the contract or cost estimate and to my (our) satisfaction.
- (3) I (We) have not obtained and will not receive any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 from the dealer or contractor as an inducement to enter into this loan transaction.
- (4) I (We) understand that the selection of the dealer or contractor and the acceptance of the materials used and the work performed is my (our) responsibility, and HUD does not guarantee the quality or workmanship of the property improvements.

Signature of Borrower & Date (read before signing)	Signature of Borrower & Date (read before signing)
X	X

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The undersigned certifies that:

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- (2) The property improvements have been completed in general accordance with the contract or cost estimate and to the satisfaction of the borrowers.
- (3) The borrowers have not been given or promised any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 as an inducement to enter into this loan transaction (except for any discount points paid by the undersigned to the lender).
- (4) Any discount points paid by the undersigned dealer are from the dealer's own resources and will not be reimbursed by the borrowers or any other party.
- (5) The borrowers signed this certificate after completion of the property improvements, and all signatures on this certificate are genuine.

Name & Address of Dealer or Contractor	Title, Signature & Date
	X

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Previous editions are obsolete

form **HUD-56002** (9/93Rev 1)
ref. Handbook 1060.2

Copy 3: Dealer/Contractor

Credit Application for Property Improvement Loan

U.S. Department of Housing
and Urban Development
Office of Housing

OMB Approval No. 2502-0328

See Public Reporting Burden and Privacy Act Statements on the last page before completing this application.

This application is submitted to obtain credit under the provisions of Title I of the National Housing Act. Please answer all questions.

I/We hereby apply for a loan of \$ _____ (net) to be repaid in _____ months. Date _____

1. Do you have any past due obligations owed to or insured by any agency of the Federal Government?
(If the answer is "Yes," you are **not eligible** to apply for an FHA Title I loan until the existing debt has been brought current.) ☐ Yes ☐ No
2. Have you any other application for an FHA Title I loan pending at this time?
☐ Yes ☐ No If "Yes," with whom? _____
3. Are you refinancing a Title I loan? ☐ Yes ☐ No
If "Yes," enter: _____
... the loan number: _____
... and balance owing: \$ _____
4. Are there any unsatisfied judgments against you? ☐ Yes ☐ No
5. Are you a party in a pending lawsuit? ☐ Yes ☐ No
6. Have you been declared bankrupt in the last seven years? ☐ Yes ☐ No
Explain any "Yes" answers to items 4 thru 7. _____
7. Has your property been foreclosed upon in the last seven years? ☐ Yes ☐ No

Applicant			Co-Applicant		
Name of Applicant			Name of Co-Applicant (if any)		
Social Security Number	Telephone Number		Social Security Number	Telephone Number	
Present Address			Present Address		
How long?		Own or Rent?	How long?		Own or Rent?
Previous Address			Previous Address		
How long?		Own or Rent?	How long?		Own or Rent?
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. Single, Divorced, Widowed)			Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. Single, Divorced, Widowed)		
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth	No. of Dependents	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth	No. of Dependents
Ethnicity (select only one) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino			Ethnicity (select only one) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		
Race (select one or more) <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander			Race (select one or more) <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander		
Name and Address of Nearest Relative Not Living with You			Name and Address of Nearest Relative Not Living with You		
Relationship	Telephone No.		Relationship	Telephone No.	



Employment & Income. If self-employed, submit a current financial statement. (Note: Alimony, child support, or separate maintenance income need not be reported unless you will rely upon it for repaying this loan.)

Applicant		Co-Applicant	
Employer's Name & Business Address		Employer's Name & Business Address	
Business Phone	Type of Work or Position	Business Phone	Type of Work or Position
Number of Years	Salary Per Week or Month \$ _____ per	Number of Years	Salary Per Week or Month \$ _____ per
Previous Employer's Name & Business Address (if less than two years earlier)		Previous Employer's Name & Business Address (if less than two years earlier)	
Business Phone	Type of Work or Position	Business Phone	Type of Work or Position
Number of Years	Salary Per Week or Month \$ _____ per	Number of Years	Salary Per Week or Month \$ _____ per
Other Income Source	Amount Per Week or Month \$ _____ per	Other Income Source	Amount Per Week or Month \$ _____ per
Bank Accounts <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> None Name & Address of Bank or Branch		Bank Accounts <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> None Name & Address of Bank or Branch	

Debts. List all fixed obligations, installment accounts, FHA loans, and debts to banks, finance companies and Government agencies.

If more space is needed, list additional debts on separate pages and attach them to this form.

Automotive Lienholder	Year & Make	Original Amount of Debt	Present Balance	Monthly Payment
Automotive Lienholder	Year & Make	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
Automotive Lienholder	Year & Make	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
Real Estate Lienholder	FHA Insured (yes/no)	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
Real Estate Lienholder	FHA Insured (yes/no)	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$

Property to be Improved

Type of Property <input type="checkbox"/> Single family <input type="checkbox"/> Multifamily (No. of units _____) <input type="checkbox"/> Nonresidential (Type of use _____) <input type="checkbox"/> Manufactured home (not classed as realty) <input type="checkbox"/> Historic residential structure (No. of units _____) <input type="checkbox"/> Health care facility		Is this property Owned by You? <input type="checkbox"/> Yes <input type="checkbox"/> No Leased from someone else? <input type="checkbox"/> Yes <input type="checkbox"/> No Being purchased on a land installment contract? <input type="checkbox"/> Yes <input type="checkbox"/> No Is there a mortgage or deed of trust on this property? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Address (number, street, city, state & zip code)		Name & Address of Property Owner (if different from the applicant)	
Year Built	Date of Purchase	Monthly Lease Payment \$	Lease Expiration Date
Purchase Price \$	Present Value \$	If this is a new residential structure, has it been completed and occupied for 90 days or longer? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Improvements (itemized cost breakdown **must** be attached)

Description of Improvements	Name & Address of Dealer / Contractor
Estimated Cost \$	

Notice: If this structure was built before 1978, it may contain lead-based paint which, if eaten, may cause mental retardation, blindness, paralysis, or even death. Symptoms may include stomach aches, vomiting, headaches, a loss of appetite, crankiness or frequent tiredness. A child who is suspected of having eaten lead-based paint should be taken immediately to your local doctor, clinic or hospital for screening or treatment. The best way to prevent lead-based paint poisoning is to keep your home in good condition and remove any lead-based paint hazards. For detailed information on the prevention and elimination of lead-based paint hazards, please contact your local HUD office for a free pamphlet entitled "Lead Poisoning: Watch Out for Lead-Based Paint."

Important! Applicant, Read this before Signing:

I /We certify that the above statements are true, accurate, and complete to the best of my (our) knowledge and belief. This application shall remain the property of the lending institution to which it is submitted for the purpose of obtaining a loan.

I /We hereby consent to and authorize the lending institution or HUD, after giving reasonable notice, to enter the improved property to determine that the improvements specified in this application have been completed.

I /We understand that the selection of a dealer or contractor and the acceptance of the materials used and the work performed is my (our) responsibility, and HUD does not guarantee the quality or workmanship of the property improvements.

Note to Salesperson: If the loan proceeds will be disbursed to a dealer or contractor, the person selling the improvements must sign the following certification:

I certify that: **1)** I am the person who sold the job; **2)** the Contract contains the whole agreement with the borrowers; **3)** the borrowers have not been given or promised any cash payment, rebate, cash bonus, sales commission, or any thing of value in excess of \$25 as an inducement to enter into this loan transaction; **4)** the improvements have not been misrepresented; **5)** no promises have been made that are impossible of attainment, encourage trial purchase, or imply that the improvements will be used as a model for advertising or other demonstration purposes; and **6)** no offer of debt consolidation has been made.

Applicant's Signature X	Salesperson's Name
Co-Applicant's Signature X	Salesperson's Signature X
	Name of Dealer/Contractor

If this application is prepared by someone other than the applicants, that person must sign below. I certify that the statements made herein are based upon information given to me by the applicants and are true, accurate and complete to the best of my knowledge and belief. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012, 31 U.S.C. 3729, 3802)

Prepared by X	Address
Representing	

Name & Address of the Lending Institution	Information verified with applicant by <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Telephone interview By (Signature of Loan Officer) X
Social Security Number Verification Applicant Co-Applicant	Credit Alert Access Code Applicant Co-Applicant
Reserved for use by the Lending Institution	

Public reporting burden for this collection of information is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Privacy Act Statement: The Department of Housing and Urban Development (HUD) is authorized to collect this information by Title I, section 2 of the National Housing Act (12 U.S.C. 1703), and to obtain and verify your Social Security Number (SSN) by section 165 of the Housing and Community Development Act of 1967 (42 U.S.C. 3543). **You must provide all of the information requested.** This information will be used to determine your creditworthiness and to assist HUD in accounting for and monitoring the use of Title I funds. Your SSN is a unique identifier which may be used to conduct computer matches to verify the information you provide. This information may be given to Federal, State, or local agencies when relevant to civil, criminal, or regulatory investigations or prosecutions. It will not be otherwise disclosed or released outside of HUD or the lending institution which will provide the loan funds, except as required or permitted by law. Failure to provide any of the requested information may result in delay or rejection of your application.

General Information: You are required to answer the questions on sex, race and ethnic background. Your answers are needed to determine the characteristics of Title I program beneficiaries, and will not affect consideration of your application. By providing this information, you will assist us in ensuring that this program is administered in a nondiscriminatory manner. If you feel you have been discriminated against and you want to report it, the Fair Housing and Equal Opportunity Hotline Number is (800) 424-8590.

This information is being collected to permit more efficient risk management of the Title I loan portfolio as well as facilitate claims processing for loan defaults. The information provides a more comprehensive basis for evaluating Title I lender underwriting practices and thereby improving risk management of the loan portfolio and also enhances management's ability to determine appropriate policy changes affecting the Title I portfolio as a whole. Responses are required in order to obtain benefits. No assurance of confidentiality is provided.

Credit Report Authorization

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Internal use only

Date _____

As used in this document, the words "you" and "your" mean the individual(s) signing below, and the words "we" and "us" mean the financial institution identified above.

We need to verify your creditworthiness for the following reason(s):

- ☐ You have applied for a loan from us.
- ☐ The business or other entity listed below with which you are associated, has applied for a loan from us.
- ☐ You have applied to open a deposit or share account with us.
- ☐ The business or other entity listed below with which you are associated, has applied to open a deposit or share account with us.
- ☐ _____

Business or other entity information (if applicable):

You understand that we have a current need to review your creditworthiness. By signing below, you agree that we may verify your credit record and/or employment history by any means necessary, including preparation of a credit report by a consumer reporting agency. If signing on behalf of a business or other entity, you also acknowledge that we will verify the creditworthiness of that business entity.

Name Date

Name Date

Identifying information

Identifying information

Name Date

Name Date

Identifying information

Identifying information

PATRIOT ACT INFORMATION FORM

Loan Number: _____

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants will also be asked to show their driver's license or other identifying documents.

**COMPLETION OF THIS FORM IS REQUIRED IN ORDER TO COMPLY WITH THE PATRIOT ACT.
A COPY OF THIS COMPLETED FORM MUST BE PLACED IN THE LOAN FILE.**

Required Information:

Borrower Name: _____

Co-Borrower Name: _____

Borrower Date of Birth: _____

Co-Borrower Date of Birth: _____

Borrower Current Physical Address: _____

Co-Borrower Current Physical Address: _____

Method Of Identification For Borrower (Only One Form Of Verification Is Required):

(1) Driver's License: State _____ # _____ Issue Date: _____ Expir. Date: _____

(2) Passport: # _____ Country: _____ Issue Date: _____ Expir. Date: _____

(3) Military ID: Country: _____ Expir. Date: _____

(4) State ID: # _____ Issue Date: _____ Expir. Date: _____

(5) Green Card: Country: _____ #: _____ Expir. Date: _____

(6) Immigration Card: Country: _____ # _____ Expir. Date: _____

(7) Gov't ID (Visa): # _____ Expir. Date: _____ Gov't Branch: _____

(8) Other Document: _____ Issue Date: _____ Expir. Date: _____

Method Of Identification For Co-Borrower (Only One Form Of Verification Is Required):

(1) Driver's License: State _____ # _____ Issue Date: _____ Expir. Date: _____

(2) Passport: # _____ Country: _____ Issue Date: _____ Expir. Date: _____

(3) Military ID: Country: _____ Expir. Date: _____

(4) State ID: # _____ Issue Date: _____ Expir. Date: _____

(5) Green Card: Country: _____ #: _____ Expir. Date: _____

(6) Immigration Card: Country: _____ # _____ Expir. Date: _____

(7) Gov't ID (Visa): # _____ Expir. Date: _____ Gov't Branch: _____

(8) Other Document: _____ Issue Date: _____ Expir. Date: _____

Resolution Of Any Discrepancy:

Completed By: _____

Date: _____

SERVICE FINANCE COMPANY, LLC

555 South Federal HWY, Suite 200
BOCA RATON, FLORIDA 33432
(561) 361-8587



24-84/1230

PAY
TO THE
ORDER OF

\$

DOLLARS

MEMO

Service Finance Signature Only

AUTHORIZED SIGNATUREs

⑆ 1 2 3 0 0 0 8 4 8 ⑆ 1 5 3 9 1 0 7 6 1 4 4 1 ⑆

SERVICE FINANCE COMPANY, LLC

Borrower Sign Here

Dealer Sign Here

ENDORSEMENT HERE:

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
* RESERVED FOR FINANCIAL INSTITUTION *

SERVICE FINANCE COMPANY, LLC

Application Date:

Service Finance Company, LLC
555 South Federal Highway Suite 200
Boca Raton, Florida 33432

RE: Source of Down Payment for Property Improvement

To Whom It May Concern:

I confirm that a down payment of \$_____ has been given to
for the property improvement [Loan Number: _____] being performed at my residence. The funds
came from my personal resources and were neither borrowed, nor placed on a credit card. I DO NOT
have to repay the funds to any third party.

CHECK AT LEAST ONE BOX

_____ Cash on Hand	_____ Savings	_____ 401K
_____ Other Please Explain		
<div></div>		

Borrower Printed Name

Borrower Signature

Co-Borrower Printed Name

Co-Borrower Signature

IMPORTANT PRIVACY INFORMATION

Our Commitment

This information is being provided by Service Finance Company, LLC. We obtain and use information about you to enable you to obtain financing for your home improvement projects. We appreciate and respect the trust you show in providing information to us. We value our relationship with you, so therefore, explaining to you how we collect, use, and protect customer information is important to us.

Why We Collect Customer Information

We collect customer information to identify you, confirm facts about you, and to help us assess your request for financing.

Customer Information We Collect

We obtain customer information from a variety of sources, such as:

Information that you, or others on your behalf, provide on applications and other forms, including identifying information such as name, address, telephone number, email address, Social Security number and credit-related information such as your assets, income, and liabilities.

Information from your dealings and relationships with us, home improvement dealers, and others, such as financing information, services provided to you, and how you perform on your outstanding credit obligations

Information from consumer reporting agencies such as credit history and creditworthiness.

Information, such as employment status and demographic data, from outside sources like home improvement dealers, employers, marketing firms, and other sources.

Protecting Customer Information

Safeguarding customer information is important to us. We use systems, policies, and procedures to maintain the accuracy of customer information and to protect it from loss, misuse, or alteration. Customer information is accessible by appropriate personnel who have a business need for the information. We provide training and communications programs to educate our personnel about the meaning and requirements of this privacy statement.

How We Use Customer Information

We use your customer information to meet your requests for financing of your home improvement project, administer your account, and comply with legal requirements. ***We do not sell personal information about you to unrelated companies for their independent use. We do share information as permitted by law.***

Sharing Information With Unrelated Companies

In order to provide you with the services you request and with other valuable financial products and services, we share customer information with unrelated companies—companies that are not affiliated with us. This sharing allows us to service accounts, provide the services or products requested, report our experiences, protect our business against fraud and unauthorized transactions, and respond to governmental requests and regulatory requirements. We may also share information to offer financial products services jointly with other financial service providers. We may share customer information about present and former customers with the following type of company:

Financial service providers and non-financial companies that provide services for us or on our behalf, such as companies that prepare account invoices or statements, help us service accounts, promote and market our products, provide computer and systems support, and other services.

Unrelated companies receiving customer information from us enter into agreements with us to protect the information they receive before information is provided. These agreements also limit the use of the information to providing services we request. ***We do not share customer information with other companies unless an agreement to protect customer information is in place, except as otherwise permitted by law.***

IMPORTANT INFORMATION ABOUT YOUR CHOICE

We are dedicated to serving your needs and to respecting your choices related to privacy. You may tell us not to share information with other companies that wish to offer you their products and services. If you wish to opt out of such information sharing, please call us toll-free at (866) 703-3140. We will ask you to verify your identity and the specific accounts to which the opt out applies, so please have all your account or reference numbers and your Social Security number or Taxpayer Identification number available when you call.

We apply opt outs at the account level, not by individual customer. When any person listed with others on an account opts out (for example, a co-applicant, joint account holder, or authorized user), we will list the entire account as having opted out. We will continue to adhere to our disclosed privacy practices for an account even if it becomes inactive or is closed.

An opt out from information sharing on an account remains effective unless revoked in writing. Federal regulations require us to provide this notice on an annual basis, whether or not an account has previously opted out from either type of information sharing. Please remember when you receive our subsequent notices that an account previously opted out of information sharing (and not revoked in writing) does not need to be opted out again.

Vermont and California Residents

We do not share any of the personal information that we collect about you without your express written consent, except as otherwise explained in this notice.

Nevada Residents

Nevada law requires us to disclose that you may request to be placed on our internal "do not call" list at any time by calling 1-866-379-0019, and that we are providing this notice to you pursuant to state law, and that you may obtain further information by contacting the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone 702-486-3132; email BCPINFO@ag.state.nv.us.

Texas Residents

We are licensed and examined by the State of Texas-Office of Consumer Credit Commissioner. Call the consumer Credit Hotline or write for credit information or assistance with credit problems. Office of Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207, (800) 538 1579, www.occc.state.tx.us.

Future Changes

This statement updates and replaces any previous statements you may have received from us about the collection, use and protection of customer information. We may change this privacy statement at any time and if we do, we will notify you as required by law.

Your Choice To Limit Marketing

By calling us toll free at 1-866-379-0019 you may limit our company from marketing our products or services to you based on your personal information that we collect. This includes identifying information such as name, address and telephone number, and information we get from our dealings with you and the relationship you have with us, such as your account history. Your choice to limit marketing offers from our company will apply to your account with us until you tell us to change your choice. If this is a joint account, we will treat the choice made by one account holder as applying to all account holders on that account. Even if you make a choice to limit marketing offers from our company, we may still market our products and services to you based on information they obtained through an existing relationship with you, or as otherwise provided by law.

Lender:

Borrower(s):

Property Address:

Lender Loan Number:

IMPORTANT -- PLEASE READ!
NOTICE TO BORROWER OF HUD'S ROLE IN TITLE I LOANS

☐ Dealer Property Improvement Loan

We have approved your application for a property improvement loan that is to be insured by the Department of Housing and Urban Development. If you fail to repay this loan as agreed, we may assign the loan and any mortgage to HUD for collection.

Failure to pay this debt to HUD may result in offset of Federal payments due you (including Federal income tax refunds, Social Security benefit payments, and Federal employee wages or retirement) or may result in the administrative garnishment of your wages. In addition, failure to pay may result in the referral of the debt for collection by the Department of Justice, by the Department of the Treasury, or by private collection agencies. In addition to principal and interest on the debt, you will be liable for the payment of any penalties or administrative costs that may be imposed by HUD as authorized by Section 3717 to Title 31 of the United States Code.

Your signature below indicates that you have read and understand this notice, and that you consent to pay any penalties, administrative costs, and interest that may be assessed by HUD.

☐ Direct Property Improvement Loan

We have approved your application for a property improvement loan that is to be insured by the Department of Housing and Urban Development. As one of the conditions of loan approval, you have agreed to furnish us with a completion certificate after the work is completed, and to permit us, or our agent, to inspect the completed improvements. If you fail to repay this loan as agreed, we may assign the loan and any mortgage to HUD for collection.

Failure to pay this debt to HUD may result in offset of Federal payments due you (including Federal income tax refunds, Social Security benefit payments, and Federal employee wages or retirement) or may result in the administrative garnishment of your wages. In addition, failure to pay may result in the referral of the debt for collection by the Department of Justice, by the Department of the Treasury, or by private collection agencies. In addition to principal and interest on the debt, you will be liable for the payment of any penalties or administrative costs that may be imposed by HUD as authorized by Section 3717 to Title 31 of the United States Code.

Your signature below indicates that you have read and understand this notice, and that you consent to pay any penalties, administrative costs, and interest that may be assessed by HUD.

☐ Manufactured Home Loans

We have approved your application for a manufactured home loan that is to be insured by the Department of Housing and Urban Development. If you fail to repay this loan as agreed, we may foreclose or repossess the home or other property securing this loan and sell it. It is important for you to understand that the value of your property at the time of repossession/foreclosure may be less than the unpaid balance on your loan, leaving you liable for the difference.

After your property is sold, we may assign the remaining debt to HUD for collection.

Failure to pay this debt to HUD may result in offset of Federal payments due you (including Federal income tax refunds, Social Security benefit payments, and Federal employee wages or retirement) or may result in the administrative garnishment of your wages. In addition, failure to pay may result in the referral of the debt for collection by the Department of Justice, by the Department of the Treasury, or by private collection agencies. In addition to principal and interest on the debt, you will be liable for the payment of any penalties or administrative costs that may be imposed by HUD as authorized by Section 3717 to Title 31 of the United States Code.

Your signature below indicates that you have read and understand this notice, and that you consent to pay any penalties, administrative costs, and interest that may be assessed by HUD.

<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>



Document Checklist & Instructions

1. Retail Installment Contract – Customer to initial each page and sign and date final page; Company representative to witness signature if applicable.
2. Allonge – Dealer to sign and return.
3. Right of Rescission – Customer to sign and date in receipt section to acknowledge receipt. **Dealer please insert cancellation date (Must be 3 days after the date customer signs not including Sundays & Holidays)**
4. Notice to Borrower of HUD'S Role in Title 1 Loans – Customer to sign
5. Certificate of Completion – Customer & Dealer to sign and date all 3 copies as indicated, **date must be after cancellation date on right of rescission** and after job has been completed.
6. Credit Application – Customer to initial each page and sign page 3; Dealer to sign page 3 in section marked "Note to Salesperson"
7. Credit Report Authorization – Customer to sign.
8. Patriot Act Form - Dealer to obtain one (1) form of identification for each borrower and transcribe information to form, sign and date.
9. Disbursement Check – Must be endorsed by Dealer and Customer and returned to SFC for processing
10. Deposit Source Letter – Customer to sign if a down-payment was made on this purchase and down-payment was not borrowed.
11. Privacy Statement – to be given to customer
12. Copy Set – to be given to customer

All **original** executed documents to be returned to:

Service Finance Company, LLC
Attention: Funding
555 S. Federal Hwy, STE 200
Boca Raton, FL 33432

555 S Federal Highway Ste 200
Boca Raton, Florida 33432

Tel: 561 361-8587
Fax: 561 361-8521

www.svcfin.com

Home Improvement Retail Installment Contract

Seller Name and Address

Buyer(s) Name(s) and Address(es)

Summary

No.

Date

"We" and "us" mean the Seller above, its successors and assigns.

"You" and "your" mean each Buyer signing below, jointly and individually.

Truth-In-Lending Disclosure

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

%

FINANCE CHARGE

The dollar amount the credit will cost you.

\$

Amount Financed

The amount of credit provided to you or on your behalf.

\$

Total of Payments

The amount you will have paid when you have made all scheduled payments.

\$

Total Sale Price

The total cost of your purchase on credit, including your down payment of

\$

\$

Payment Schedule. Your payment schedule will be

Number of
Payments

Amount of Payments

When Payments Are Due

\$

\$

\$

Security. You are giving us a security interest in

☐ the Goods purchased.

☐ the following described personal property

☐ **Late Charge.** If a payment is more than _____ days late, you will be charged

Prepayment. If you pay off this Contract early, you will not have to pay a penalty.

☐ If you pay off this Contract early, you will not be entitled to a refund of part of the Additional Finance Charge.

Contract Provisions. You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

"e" means estimate

Sales Agreement

Sale. You agree to purchase from us the goods and/or services described below according to the terms of this Contract. The term "Contract" means this document, any separate document which secures this Contract, and the following documents incorporated herein:

Contractor License Number:

Names and license numbers of sales people who solicited this Contract:

Approximate start date:

Approximate completion date:

Description of Goods and/or Services Purchased

Description of Other Collateral (Not household goods)

☐ **Service Contract.** With your purchase of the Goods, you agree to purchase a Service Contract to cover

. This Service Contract will be in effect for

Promise To Pay and Payment Terms. You promise to pay us the principal amount of \$, plus interest on the unpaid balance at the rate of % per year until this Contract is paid in full. Interest will begin to accrue on

. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the *Truth-In-Lending Disclosure*. You also agree to pay any additional amounts according to the terms of this Contract.

Down Payment. You also agree to pay, or apply to the Cash Price, on or before today's date, any cash, rebate and net trade-in value described in the *Itemization of Amount Financed*.

☐ You agree to make deferred payments as part of the cash down payment as reflected in your Payment Schedule.

☐ **Additional Finance Charge.** You agree to pay an additional, nonrefundable finance charge of \$ that will be ☐ paid in cash. ☐ added to the Cash Price.

☐ paid proportionally with each payment.

Assignment

This Contract is assigned to Assignee (identify):

This assignment is made under the terms of a separate agreement made between the Seller and Assignee.

Itemization of Amount Financed

Goods and/or Services Price (including sales tax of

\$) \$

Service Contract, Paid to:

* \$

1. Cash Price

Manufacturer's Rebate \$

Cash Down Payment \$

Deferred Down Payment \$

2. Subtotal

Trade-In Allowance \$

Less: Amount Owning \$

To: \$

3. Net Trade-In

4. Total Down Payment (line 2 plus line 3) \$

5. Unpaid Balance of Cash Price (line 1 minus line 4) \$

Fees Paid to Others:

Paid to Public Officials - **Filing Fees Only** \$

Paid to Public Officials - **Other than Filing Fees** \$

Insurance Premiums* \$

Additional Finance Charge(s) Paid To Seller \$

To: \$

To: \$

To: \$

To: \$

To: \$

To: \$

6. Subtotal (line 5 plus all Fees Paid to Others) \$

7. Prepaid Finance Charges \$

Amount Financed (line 6 minus line 7) \$

*We may retain or receive a portion of this amount.

Insurance Disclosures

Credit Insurance. Credit life, credit disability, and any other insurance coverage quoted below, are not required to obtain credit and we will not provide them unless you sign and agree to pay the additional premium. If you want such insurance, we will obtain it for you (if you qualify for coverage). We are quoting below ONLY the coverages you have chosen to purchase.

Credit Life

☐ Single ☐ Joint ☐ None

Premium \$ Term

Insured

Credit Disability

☐ Single ☐ Joint ☐ None

Premium \$ Term

Insured

Your signature below means you want (only) the insurance coverage(s) quoted above. If "None" is checked, you have declined the coverage we offered.

DOB

DOB

DOB

DOB

Property Insurance. You must insure the Property securing this Contract. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. The deductible amount of this insurance may not exceed

\$. We do not offer liability insurance coverage for bodily injury and/or property damage.

Additional Terms of the Sales Agreement

Prepayment. You may prepay this Contract in full or in part at any time. Any partial prepayment will not excuse any later scheduled payments until you pay in full.

A refund of any prepaid, unearned insurance premiums may be obtained from us or from the insurance company named in your policy or certificate of insurance.

General Terms. You have been given the opportunity to purchase the Goods and described services for the Cash Price or the Total Sale Price. The Total Sale Price is the total price of the Goods and any services if you buy them over time. You agreed to purchase the items over time. The Total Sale Price shown in the *Truth-In-Lending Disclosure* assumes that all payments will be made as scheduled. The actual amount you will pay may be more or less depending on your payment record.

We do not intend to charge or collect, and you do not agree to pay, any finance charge or fee, that is more than the maximum amount permitted by either state or federal law for this sale. If you pay a finance charge or fee that is contrary to this provision, we will, instead, apply it first to reduce the principal balance, and when the principal has been paid in full, refund it to you.

You understand and agree that some payments to third parties as a part of this Contract may involve money retained by us or paid back to us as commissions or other remuneration.

If any section or provision of this Contract is not enforceable, this Contract will remain enforceable without such section or provision.

You agree that the law of the state of Maryland will govern this transaction, which is the state where the home to be improved is located. Federal law may also apply. **We elect to make this transaction under Subtitle 10, Credit Grantor Closed End Credit Provisions, of Title 12 of the Commercial Law Article of the Annotated Code of Maryland.**

This Contract for improvements is also subject to Title 8 of The Business Regulation Code of Maryland (relating to home improvements). Each contractor and each subcontractor must be licensed by the Home Improvement Commission, and anyone may ask the Commission about a contractor or subcontractor. The telephone number of the Maryland Home Improvement Commission is 1-410-333-6309.

Balloon Payment. If your last scheduled payment is more than twice as large as the average of all other regularly scheduled payments (not including any down payment), and if this transaction is secured by residential real property, you have the right to request the rescheduling of such payment without fee or charge. You must make installment payments in the amount required prior to maturity and the rescheduling can be for up to 6 months.

Default. You will be in default on this Contract if any one of the following occurs (except as prohibited by law):

1. You fail to make a payment in full when it is due.
2. You fail to perform any obligation that you have undertaken in this Contract (which includes doing something you have agreed not to do).
3. You make any written statement or provide any financial information that is untrue or misleading at the time it is given.
4. You become a debtor in any bankruptcy proceeding, or others take legal action to collect money or repossess property from you.

If you default, you agree to pay all court and other collection costs actually incurred by us relating to your default, plus reasonable attorneys' fees if we refer this Contract to an attorney who is not a salaried employee of ours for collection.

If an event of default occurs as to any one of you, we may exercise our remedies against any or all of you.

Remedies. If you are in default on this Contract, we have all of the remedies provided by law, this Contract, any separate personal property security agreement, and any separate real estate mortgage or deed of trust. (Sentences 3. and 4. below relate only to personal property security interests.) These include:

1. We may require you to immediately pay us, subject to any refund required by law, the remaining unpaid balance of the amount financed, finance charges and all other agreed charges.
2. We may pay taxes, assessments, or other liens or make repairs to the Property if you have not done so. We are not required to do so. Any amount we pay will be added to the amount you owe us and will be due immediately. This amount will earn interest from the date paid at the rate described in the *Promise To Pay and Payment Terms* section until paid in full.
3. We may require you to make the Property available to us at a place we designate that is reasonably convenient to you and us.

4. We may take possession of the Property by legal process or self-help, but in doing so we may not breach the peace or unlawfully enter onto your premises. We may give you notice of our intention to repossess before we do so. After repossession, and after giving you notice of the sale and your limited right to redeem the Property, we may then sell the Property and apply what we receive as provided by law to our reasonable expenses and then toward your obligations.
5. Except when prohibited by law, we may sue you for additional amounts if the proceeds of a sale do not pay all of the amounts you owe us.

By choosing any one or more of these remedies, we do not waive our right to later use another remedy. By deciding not to use any remedy, we do not give up our right to consider the event a default if it happens again.

You agree that if any notice is required to be given to you of an intended sale or transfer of the Property, as to tangible personal property, notice is reasonable if mailed by registered or certified mail to your last known address, as reflected in our records, at least 16 days before the date of the intended sale or transfer (or such other period of time as is required by law).

You agree that, subject to your right to recover such property, we may take possession of personal property left in or on the Property securing this Contract and taken into possession as provided above.

If your obligation under this Contract is insured under the Title 1 Property Improvement Loan Regulations of the Department of Housing and Urban Development, our right to accelerate the maturity is subject to the limitations of those regulations.

Dishonored Check. You agree to pay a fee of \$15 if you make a payment with a check that is dishonored on the second presentment.

Obligations Independent. Each person who signs this Contract agrees to pay this Contract according to its terms. This means the following:

1. You must pay this Contract even if someone else has also signed it.
2. We may release any co-buyer or guarantor and you will still be obligated to pay this Contract.
3. We may release any security and you will still be obligated to pay this Contract.
4. If we give up any of our rights, it will not affect your duty to pay this Contract.
5. If we extend new credit or renew this Contract, it will not affect your duty to pay this Contract.

Warranty. Warranty information is provided to you separately.

Waiver. To the extent permitted by law, you agree to give up your rights to require us to do certain things. We are not required to: (1) demand payment of amounts due; (2) give notice that amounts due have not been paid, or have not been paid in the appropriate amount, time or manner; or, (3) give notice that we intend to make, or are making, this Contract immediately due.

None of these is intended to mean that you waive any right to notice before or after the repossession of tangible personal property or your limited rights to reinstate this Contract or redeem the Property, as given to you by law.

Security Agreement

Security. In this Contract, the term "Property" refers to any collateral which secures this Contract, whether by this or separate form, as indicated immediately below.

☐ You give us a security interest in the goods (Goods) and in any other collateral described above, plus all accessions to such Property.

Additional Security. You also assign to us and give us a security interest in proceeds and premium refunds of any insurance and service contracts purchased with this Contract.

Ownership and Duties Toward Property. If you give us a security interest or a real estate mortgage or deed of trust in Property, (as shown in the *Security* section and *Truth-In-Lending Disclosure*) you represent and agree to the following:

1. You will defend our interests in the Property against claims made by anyone else. You will do whatever is necessary to keep our claim to the Property valid.
2. The security interest you are giving us in the Property comes ahead of the claim of any other general or secured creditor except as disclosed to us by you and agreed to in writing by us. You agree to sign any additional documents or provide us with any additional information we may require to keep the priority of our claim to the Property. You will not do anything to change our interest in the Property.
3. You will keep the Property in your possession in good condition and repair. You will use the Property for its intended and lawful purposes. Unless otherwise agreed in writing, the Property will be located at your address listed on page 1 of this Contract.

4. You will not attempt to sell the Property (unless it is properly identified inventory) or otherwise transfer any rights in the Property to anyone else, without our prior written consent. You will not permit the Property to become attached to any real estate without first providing us an opportunity to preserve our priority status.
5. You will pay all taxes and assessments on the Property as they become due.
6. You will notify us of any loss or damage to the Property. You will provide us reasonable access to the Property for the purpose of inspection. Our entry and inspection must be accomplished lawfully, and without breaching the peace.

Insurance. If this Contract is secured, you agree to buy property insurance on the Property protecting against loss and physical damage and subject to a maximum deductible amount indicated in the *Property Insurance* section, or as we will otherwise require. You will name us as loss payee on any such policy. In the event of loss or damage to the Property, we may require additional security or assurances of payment before we allow insurance proceeds to be used to repair or replace the Property. You agree that if the insurance proceeds do not cover the amounts you still owe us, you will pay the difference. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. You will keep the insurance in effect until this Contract is paid in full.

If you fail to obtain or maintain this insurance, or name us as a loss payee, we may obtain insurance to protect our interest in the Property. This insurance may include coverages beyond those initially required of you. This insurance may be written by a company other than one you would choose. It may be written at a rate higher than a rate you could obtain if you purchased the property insurance required by this Contract. We will add the premium for this insurance to the amount you owe us. Any amount we pay will be due immediately. This amount will earn interest from the date paid at the rate described in the *Promise To Pay and Payment Terms* section until paid in full.

Notices

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

[This area intentionally left blank.]

Signatures

BUYER(S) AGREE(S) TO THIS CONTRACT AND ACKNOWLEDGE(S) RECEIPT OF A COPY.

Buyer

Date

Date

Date

Date

Print buyer's address below signature if other than shown on page 1.

Seller

Date

Disbursement Date: (This date is for Title 1 HUD insurance purposes and may be completed after the Contract is signed to reflect the actual disbursement date, and not any estimated disbursement date. It may appear only on the original form.)

ALLONGE

This Allonge is attached to and made a part of the Retail Installment Contract (“RIC”), dated as of

made by

individual(s) residing at

in the original principal amount of \$

The undersigned hereby assigns, transfers and endorses the RIC to the order of **SERVICE FINANCE COMPANY, LLC** (“Buyer”) its successors and/or assigns, without recourse.

By: _____
Name: _____
Title: _____

NOTICE OF RIGHT OF RESCISSION
(FOR REFINANCING BY A DIFFERENT LENDER OR ORIGINATION OF A NEW RESCINDABLE LOAN)

This Notice relates to a consumer credit transaction dated _____, between the Creditor named below and _____ (Consumer(s)).

NOTICE OF RIGHT TO CANCEL

Your Right to Cancel

You are entering into a transaction that will result in a mortgage/lien/security interest on/in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) the date of the transaction, which is _____; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address at right. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

How to Cancel

If you decide to cancel this transaction, you may do so by notifying us in writing, at

(Name of Creditor)

(Creditor's Business Address)

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the

notice no later than midnight of _____ (date)

(or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Consumer's Signature

Date

RECEIPT

Each of the undersigned acknowledges receipt of 2 copies of this Notice and warrants that the undersigned are all the persons who are a party to the credit transaction who have or may have an interest in the home at _____.

Consumer(s):

Date _____

X _____

X _____

CONFIRMATION

More than 3 business days have elapsed since the undersigned received this Notice, and Truth-in-Lending disclosures, with regard to this transaction. The undersigned certify that the transaction has not been rescinded.

Consumer(s):

Date _____

Completion Certificate for Property Improvements

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0328

Direct or Dealer Loans

Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is being collected to permit more efficient risk management of the Title I loan portfolio as well as facilitate claims processing for loan defaults. The information provides a more comprehensive basis for evaluating Title I lender underwriting practices and thereby improving risk management of the loan portfolio and also enhances management's ability to determine appropriate policy changes affecting the Title I portfolio as a whole. Responses are required in order to obtain benefits. No assurances of confidentiality is provided.

Name & Address of Lending Institution	Names & Addresses of Borrowers
Address of Improved Property	Type of Loan (mark one): <input type="checkbox"/> Direct Loan <input type="checkbox"/> Dealer Loan

Notice to Borrowers: You must execute this certificate as a condition of loan approval. Do not sign this certificate until the dealer or contractor has satisfactorily completed the improvements in accordance with the terms of your contract or sales agreement.

I (We) certify that:

- (1) The loan proceeds have been spent on property improvements that are eligible under the Title I regulations and in accordance with the contract or cost estimate furnished to the lender with my (our) credit application.
- (2) The property improvements have been completed in general accordance with the contract or cost estimate and to my (our) satisfaction.
- (3) I (We) have not obtained and will not receive any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 from the dealer or contractor as an inducement to enter into this loan transaction.
- (4) I (We) understand that the selection of the dealer or contractor and the acceptance of the materials used and the work performed is my (our) responsibility, and HUD does not guarantee the quality or workmanship of the property improvements.

Signature of Borrower & Date (read before signing)	Signature of Borrower & Date (read before signing)
X	X

Notice to Dealer or Contractor: You must execute this certificate as a condition for disbursement on any dealer-originated loan. Any dealer who knowingly and materially submits false information to a lender or to HUD in connection with the origination of a Title I property improvement loan shall be subject to the imposition of civil money penalties.

The undersigned certifies that:

- (1) The property improvements are eligible under the Title I regulations and in accordance with the contract or cost estimate furnished to the borrowers.
- (2) The property improvements have been completed in general accordance with the contract or cost estimate and to the satisfaction of the borrowers.
- (3) The borrowers have not been given or promised any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 as an inducement to enter into this loan transaction (except for any discount points paid by the undersigned to the lender).
- (4) Any discount points paid by the undersigned dealer are from the dealer's own resources and will not be reimbursed by the borrowers or any other party.
- (5) The borrowers signed this certificate after completion of the property improvements, and all signatures on this certificate are genuine.

Name & Address of Dealer or Contractor	Title, Signature & Date
	X

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Previous editions are obsolete

form **HUD-56002** (9/93Rev 1)
ref. Handbook 1060.2

Copy 1: Lender; **Copy 2:** Borrower; **Copy 3:** Dealer/Contractor

Completion Certificate for Property Improvements

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0328

Direct or Dealer Loans

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Name & Address of Lending Institution	Names & Addresses of Borrowers
Address of Improved Property	Type of Loan (mark one): <input type="checkbox"/> Direct Loan <input type="checkbox"/> Dealer Loan

Notice to Borrowers: You must execute this certificate as a condition of loan approval. Do not sign this certificate until the dealer or contractor has satisfactorily completed the improvements in accordance with the terms of your contract or sales agreement.

I (We) certify that:

- (1) The loan proceeds have been spent on property improvements that are eligible under the Title I regulations and in accordance with the contract or cost estimate furnished to the lender with my (our) credit application.
- (2) The property improvements have been completed in general accordance with the contract or cost estimate and to my (our) satisfaction.
- (3) I (We) have not obtained and will not receive any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 from the dealer or contractor as an inducement to enter into this loan transaction.
- (4) I (We) understand that the selection of the dealer or contractor and the acceptance of the materials used and the work performed is my (our) responsibility, and HUD does not guarantee the quality or workmanship of the property improvements.

Signature of Borrower & Date (read before signing)	Signature of Borrower & Date (read before signing)
X	X

Notice to Dealer or Contractor: You must execute this certificate as a condition for disbursement on any dealer-originated loan. Any dealer who knowingly and materially submits false information to a lender or to HUD in connection with the origination of a Title I property improvement loan shall be subject to the imposition of civil money penalties.

The undersigned certifies that:

- (1) The property improvements are eligible under the Title I regulations and in accordance with the contract or cost estimate furnished to the borrowers.
- (2) The property improvements have been completed in general accordance with the contract or cost estimate and to the satisfaction of the borrowers.
- (3) The borrowers have not been given or promised any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 as an inducement to enter into this loan transaction (except for any discount points paid by the undersigned to the lender).
- (4) Any discount points paid by the undersigned dealer are from the dealer's own resources and will not be reimbursed by the borrowers or any other party.
- (5) The borrowers signed this certificate after completion of the property improvements, and all signatures on this certificate are genuine.

Name & Address of Dealer or Contractor	Title, Signature & Date
	X

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Previous editions are obsolete

form **HUD-56002** (9/93Rev 1)
ref. Handbook 1060.2

Copy 2: Borrower

Completion Certificate for Property Improvements

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0328

Direct or Dealer Loans

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Name & Address of Lending Institution	Names & Addresses of Borrowers
Address of Improved Property	Type of Loan (mark one): <input type="checkbox"/> Direct Loan <input type="checkbox"/> Dealer Loan

Notice to Borrowers: You must execute this certificate as a condition of loan approval. Do not sign this certificate until the dealer or contractor has satisfactorily completed the improvements in accordance with the terms of your contract or sales agreement.

I (We) certify that:

- (1) The loan proceeds have been spent on property improvements that are eligible under the Title I regulations and in accordance with the contract or cost estimate furnished to the lender with my (our) credit application.
- (2) The property improvements have been completed in general accordance with the contract or cost estimate and to my (our) satisfaction.
- (3) I (We) have not obtained and will not receive any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 from the dealer or contractor as an inducement to enter into this loan transaction.
- (4) I (We) understand that the selection of the dealer or contractor and the acceptance of the materials used and the work performed is my (our) responsibility, and HUD does not guarantee the quality or workmanship of the property improvements.

Signature of Borrower & Date (read before signing)	Signature of Borrower & Date (read before signing)
X	X

Notice to Dealer or Contractor: You must execute this certificate as a condition for disbursement on any dealer-originated loan. Any dealer who knowingly and materially submits false information to a lender or to HUD in connection with the origination of a Title I property improvement loan shall be subject to the imposition of civil money penalties.

The undersigned certifies that:

- (1) The property improvements are eligible under the Title I regulations and in accordance with the contract or cost estimate furnished to the borrowers.
- (2) The property improvements have been completed in general accordance with the contract or cost estimate and to the satisfaction of the borrowers.
- (3) The borrowers have not been given or promised any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 as an inducement to enter into this loan transaction (except for any discount points paid by the undersigned to the lender).
- (4) Any discount points paid by the undersigned dealer are from the dealer's own resources and will not be reimbursed by the borrowers or any other party.
- (5) The borrowers signed this certificate after completion of the property improvements, and all signatures on this certificate are genuine.

Name & Address of Dealer or Contractor	Title, Signature & Date
	X

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Previous editions are obsolete

form **HUD-56002** (9/93Rev 1)
ref. Handbook 1060.2

Copy 3: Dealer/Contractor

Credit Application for Property Improvement Loan

U.S. Department of Housing
and Urban Development
Office of Housing

OMB Approval No. 2502-0328

See Public Reporting Burden and Privacy Act Statements on the last page before completing this application.

This application is submitted to obtain credit under the provisions of Title I of the National Housing Act. Please answer all questions.

I/We hereby apply for a loan of \$ _____ (net) to be repaid in _____ months. Date _____

1. Do you have any past due obligations owed to or insured by any agency of the Federal Government?
(If the answer is "Yes," you are **not eligible** to apply for an FHA Title I loan until the existing debt has been brought current.) ☐ Yes ☐ No
2. Have you any other application for an FHA Title I loan pending at this time?
☐ Yes ☐ No If "Yes," with whom? _____
3. Are you refinancing a Title I loan? ☐ Yes ☐ No
If "Yes," enter:
... the loan number: _____
... and balance owing: \$ _____
4. Are there any unsatisfied judgments against you? ☐ Yes ☐ No
5. Are you a party in a pending lawsuit? ☐ Yes ☐ No
6. Have you been declared bankrupt in the last seven years? ☐ Yes ☐ No
Explain any "Yes" answers to items 4 thru 7. _____
7. Has your property been foreclosed upon in the last seven years? ☐ Yes ☐ No

Applicant			Co-Applicant		
Name of Applicant			Name of Co-Applicant (if any)		
Social Security Number	Telephone Number		Social Security Number	Telephone Number	
Present Address			Present Address		
How long?	Own or Rent?		How long?	Own or Rent?	
Previous Address			Previous Address		
How long?	Own or Rent?		How long?	Own or Rent?	
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. Single, Divorced, Widowed)			Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. Single, Divorced, Widowed)		
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth	No. of Dependents	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth	No. of Dependents
Ethnicity (select only one) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino			Ethnicity (select only one) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		
Race (select one or more) <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander			Race (select one or more) <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander		
Name and Address of Nearest Relative Not Living with You			Name and Address of Nearest Relative Not Living with You		
Relationship	Telephone No.		Relationship	Telephone No.	



Employment & Income. If self-employed, submit a current financial statement. (Note: Alimony, child support, or separate maintenance income need not be reported unless you will rely upon it for repaying this loan.)

Applicant		Co-Applicant	
Employer's Name & Business Address		Employer's Name & Business Address	
Business Phone	Type of Work or Position	Business Phone	Type of Work or Position
Number of Years	Salary Per Week or Month \$ _____ per	Number of Years	Salary Per Week or Month \$ _____ per
Previous Employer's Name & Business Address (if less than two years earlier)		Previous Employer's Name & Business Address (if less than two years earlier)	
Business Phone	Type of Work or Position	Business Phone	Type of Work or Position
Number of Years	Salary Per Week or Month \$ _____ per	Number of Years	Salary Per Week or Month \$ _____ per
Other Income Source	Amount Per Week or Month \$ _____ per	Other Income Source	Amount Per Week or Month \$ _____ per
Bank Accounts <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> None Name & Address of Bank or Branch		Bank Accounts <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> None Name & Address of Bank or Branch	

Debts. List all fixed obligations, installment accounts, FHA loans, and debts to banks, finance companies and Government agencies.

If more space is needed, list additional debts on separate pages and attach them to this form.

Automotive Lienholder	Year & Make	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
Automotive Lienholder	Year & Make	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
Real Estate Lienholder	FHA Insured (yes/no)	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
Real Estate Lienholder	FHA Insured (yes/no)	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
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To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$
To Whom Indebted	Account No.	Original Amount of Debt \$	Present Balance \$	Monthly Payment \$

Property to be Improved

Type of Property <input type="checkbox"/> Single family <input type="checkbox"/> Multifamily (No. of units _____) <input type="checkbox"/> Nonresidential (Type of use _____) <input type="checkbox"/> Manufactured home (not classed as realty) <input type="checkbox"/> Historic residential structure (No. of units _____) <input type="checkbox"/> Health care facility		Is this property Owned by You? <input type="checkbox"/> Yes <input type="checkbox"/> No Leased from someone else? <input type="checkbox"/> Yes <input type="checkbox"/> No Being purchased on a land installment contract? <input type="checkbox"/> Yes <input type="checkbox"/> No Is there a mortgage or deed of trust on this property? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Address (number, street, city, state & zip code)		Name & Address of Property Owner (if different from the applicant)	
Year Built	Date of Purchase	Monthly Lease Payment \$	Lease Expiration Date
Purchase Price \$	Present Value \$	If this is a new residential structure, has it been completed and occupied for 90 days or longer? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Improvements (itemized cost breakdown **must** be attached)

Description of Improvements	Name & Address of Dealer / Contractor
Estimated Cost \$	

Notice: If this structure was built before 1978, it may contain lead-based paint which, if eaten, may cause mental retardation, blindness, paralysis, or even death. Symptoms may include stomach aches, vomiting, headaches, a loss of appetite, crankiness or frequent tiredness. A child who is suspected of having eaten lead-based paint should be taken immediately to your local doctor, clinic or hospital for screening or treatment. The best way to prevent lead-based paint poisoning is to keep your home in good condition and remove any lead-based paint hazards. For detailed information on the prevention and elimination of lead-based paint hazards, please contact your local HUD office for a free pamphlet entitled "Lead Poisoning: Watch Out for Lead-Based Paint."

Important! Applicant, Read this before Signing:

I /We certify that the above statements are true, accurate, and complete to the best of my (our) knowledge and belief. This application shall remain the property of the lending institution to which it is submitted for the purpose of obtaining a loan.

I /We hereby consent to and authorize the lending institution or HUD, after giving reasonable notice, to enter the improved property to determine that the improvements specified in this application have been completed.

I /We understand that the selection of a dealer or contractor and the acceptance of the materials used and the work performed is my (our) responsibility, and HUD does not guarantee the quality or workmanship of the property improvements.

Note to Salesperson: If the loan proceeds will be disbursed to a dealer or contractor, the person selling the improvements must sign the following certification:

I certify that: **1)** I am the person who sold the job; **2)** the Contract contains the whole agreement with the borrowers; **3)** the borrowers have not been given or promised any cash payment, rebate, cash bonus, sales commission, or any thing of value in excess of \$25 as an inducement to enter into this loan transaction; **4)** the improvements have not been misrepresented; **5)** no promises have been made that are impossible of attainment, encourage trial purchase, or imply that the improvements will be used as a model for advertising or other demonstration purposes; and **6)** no offer of debt consolidation has been made.

Applicant's Signature X	Salesperson's Name
Co-Applicant's Signature X	Salesperson's Signature X
	Name of Dealer/Contractor

If this application is prepared by someone other than the applicants, that person must sign below. I certify that the statements made herein are based upon information given to me by the applicants and are true, accurate and complete to the best of my knowledge and belief.
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012, 31 U.S.C. 3729, 3802)

Prepared by X	Address
Representing	

Name & Address of the Lending Institution	Information verified with applicant by <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Telephone interview By (Signature of Loan Officer) X
Social Security Number Verification Applicant Co-Applicant	Credit Alert Access Code Applicant Co-Applicant
Reserved for use by the Lending Institution	

CUSTOMER COPY

Public reporting burden for this collection of information is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Privacy Act Statement: The Department of Housing and Urban Development (HUD) is authorized to collect this information by Title I, section 2 of the National Housing Act (12 U.S.C. 1703), and to obtain and verify your Social Security Number (SSN) by section 165 of the Housing and Community Development Act of 1967 (42 U.S.C. 3543). **You must provide all of the information requested.** This information will be used to determine your creditworthiness and to assist HUD in accounting for and monitoring the use of Title I funds. Your SSN is a unique identifier which may be used to conduct computer matches to verify the information you provide. This information may be given to Federal, State, or local agencies when relevant to civil, criminal, or regulatory investigations or prosecutions. It will not be otherwise disclosed or released outside of HUD or the lending institution which will provide the loan funds, except as required or permitted by law. Failure to provide any of the requested information may result in delay or rejection of your application.

General Information: You are required to answer the questions on sex, race and ethnic background. Your answers are needed to determine the characteristics of Title I program beneficiaries, and will not affect consideration of your application. By providing this information, you will assist us in ensuring that this program is administered in a nondiscriminatory manner. If you feel you have been discriminated against and you want to report it, the Fair Housing and Equal Opportunity Hotline Number is (800) 424-8590.

This information is being collected to permit more efficient risk management of the Title I loan portfolio as well as facilitate claims processing for loan defaults. The information provides a more comprehensive basis for evaluating Title I lender underwriting practices and thereby improving risk management of the loan portfolio and also enhances management's ability to determine appropriate policy changes affecting the Title I portfolio as a whole. Responses are required in order to obtain benefits. No assurance of confidentiality is provided.

Credit Report Authorization

Internal use only

Date _____

As used in this document, the words "you" and "your" mean the individual(s) signing below, and the words "we" and "us" mean the financial institution identified above.

We need to verify your creditworthiness for the following reason(s):

- ☐ You have applied for a loan from us.
- ☐ The business or other entity listed below with which you are associated, has applied for a loan from us.
- ☐ You have applied to open a deposit or share account with us.
- ☐ The business or other entity listed below with which you are associated, has applied to open a deposit or share account with us.
- ☐ _____

Business or other entity information (if applicable):

You understand that we have a current need to review your creditworthiness. By signing below, you agree that we may verify your credit record and/or employment history by any means necessary, including preparation of a credit report by a consumer reporting agency. If signing on behalf of a business or other entity, you also acknowledge that we will verify the creditworthiness of that business entity.

Name _____ Date _____

Name _____ Date _____

Identifying information _____

Identifying information _____

Name _____ Date _____

Name _____ Date _____

Identifying information _____

Identifying information _____

PATRIOT ACT INFORMATION FORM

Loan Number: _____

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants will also be asked to show their driver's license or other identifying documents.

**COMPLETION OF THIS FORM IS REQUIRED IN ORDER TO COMPLY WITH THE PATRIOT ACT.
A COPY OF THIS COMPLETED FORM MUST BE PLACED IN THE LOAN FILE.**

Required Information:

Borrower Name: _____

Co-Borrower Name: _____

Borrower Date of Birth: _____

Co-Borrower Date of Birth: _____

Borrower Current Physical Address: _____

Co-Borrower Current Physical Address: _____

Method Of Identification For Borrower (Only One Form Of Verification Is Required):

(1) Driver's License: State _____ # _____ Issue Date: _____ Expir. Date: _____

(2) Passport: # _____ Country: _____ Issue Date: _____ Expir. Date: _____

(3) Military ID: Country: _____ Expir. Date: _____

(4) State ID: # _____ Issue Date: _____ Expir. Date: _____

(5) Green Card: Country: _____ #: _____ Expir. Date: _____

(6) Immigration Card: Country: _____ # _____ Expir. Date: _____

(7) Gov't ID (Visa): # _____ Expir. Date: _____ Gov't Branch: _____

(8) Other Document: _____ Issue Date: _____ Expir. Date: _____

Method Of Identification For Co-Borrower (Only One Form Of Verification Is Required):

(1) Driver's License: State _____ # _____ Issue Date: _____ Expir. Date: _____

(2) Passport: # _____ Country: _____ Issue Date: _____ Expir. Date: _____

(3) Military ID: Country: _____ Expir. Date: _____

(4) State ID: # _____ Issue Date: _____ Expir. Date: _____

(5) Green Card: Country: _____ #: _____ Expir. Date: _____

(6) Immigration Card: Country: _____ # _____ Expir. Date: _____

(7) Gov't ID (Visa): # _____ Expir. Date: _____ Gov't Branch: _____

(8) Other Document: _____ Issue Date: _____ Expir. Date: _____

Resolution Of Any Discrepancy:

Completed By: _____

Date: _____

SERVICE FINANCE COMPANY, LLC

555 South Federal HWY, Suite 200
BOCA RATON, FLORIDA 33432
(561) 361-8587



24-84/1230

PAY
TO THE
ORDER OF

\$

DOLLARS

MEMO

Service Finance Signature Only

AUTHORIZED SIGNATUREs

⑆ 123000848⑆ 153910761441⑆

SERVICE FINANCE COMPANY, LLC

Borrower Sign Here

Dealer Sign Here

ENDORSEMENT HERE:

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
* RESERVED FOR FINANCIAL INSTITUTION *

SERVICE FINANCE COMPANY, LLC

Application Date:

Service Finance Company, LLC
555 South Federal Highway Suite 200
Boca Raton, Florida 33432

RE: Source of Down Payment for Property Improvement

To Whom It May Concern:

I confirm that a down payment of \$_____ has been given to
for the property improvement [Loan Number: _____] being performed at my residence. The funds
came from my personal resources and were neither borrowed, nor placed on a credit card. I DO NOT
have to repay the funds to any third party.

CHECK AT LEAST ONE BOX

_____ Cash on Hand	_____ Savings	_____ 401K
_____ Other Please Explain		
<div></div>		

Borrower Printed Name

Borrower Signature

Co-Borrower Printed Name

Co-Borrower Signature

IMPORTANT PRIVACY INFORMATION

Our Commitment

This information is being provided by Service Finance Company, LLC. We obtain and use information about you to enable you to obtain financing for your home improvement projects. We appreciate and respect the trust you show in providing information to us. We value our relationship with you, so therefore, explaining to you how we collect, use, and protect customer information is important to us.

Why We Collect Customer Information

We collect customer information to identify you, confirm facts about you, and to help us assess your request for financing.

Customer Information We Collect

We obtain customer information from a variety of sources, such as:

Information that you, or others on your behalf, provide on applications and other forms, including identifying information such as name, address, telephone number, email address, Social Security number and credit-related information such as your assets, income, and liabilities.

Information from your dealings and relationships with us, home improvement dealers, and others, such as financing information, services provided to you, and how you perform on your outstanding credit obligations

Information from consumer reporting agencies such as credit history and creditworthiness.

Information, such as employment status and demographic data, from outside sources like home improvement dealers, employers, marketing firms, and other sources.

Protecting Customer Information

Safeguarding customer information is important to us. We use systems, policies, and procedures to maintain the accuracy of customer information and to protect it from loss, misuse, or alteration. Customer information is accessible by appropriate personnel who have a business need for the information. We provide training and communications programs to educate our personnel about the meaning and requirements of this privacy statement.

How We Use Customer Information

We use your customer information to meet your requests for financing of your home improvement project, administer your account, and comply with legal requirements. ***We do not sell personal information about you to unrelated companies for their independent use. We do share information as permitted by law.***

Sharing Information With Unrelated Companies

In order to provide you with the services you request and with other valuable financial products and services, we share customer information with unrelated companies—companies that are not affiliated with us. This sharing allows us to service accounts, provide the services or products requested, report our experiences, protect our business against fraud and unauthorized transactions, and respond to governmental requests and regulatory requirements. We may also share information to offer financial products services jointly with other financial service providers. We may share customer information about present and former customers with the following type of company:

Financial service providers and non-financial companies that provide services for us or on our behalf, such as companies that prepare account invoices or statements, help us service accounts, promote and market our products, provide computer and systems support, and other services.

Unrelated companies receiving customer information from us enter into agreements with us to protect the information they receive before information is provided. These agreements also limit the use of the information to providing services we request. ***We do not share customer information with other companies unless an agreement to protect customer information is in place, except as otherwise permitted by law.***

IMPORTANT INFORMATION ABOUT YOUR CHOICE

We are dedicated to serving your needs and to respecting your choices related to privacy. You may tell us not to share information with other companies that wish to offer you their products and services. If you wish to opt out of such information sharing, please call us toll-free at (866) 703-3140. We will ask you to verify your identity and the specific accounts to which the opt out applies, so please have all your account or reference numbers and your Social Security number or Taxpayer Identification number available when you call.

We apply opt outs at the account level, not by individual customer. When any person listed with others on an account opts out (for example, a co-applicant, joint account holder, or authorized user), we will list the entire account as having opted out. We will continue to adhere to our disclosed privacy practices for an account even if it becomes inactive or is closed.

An opt out from information sharing on an account remains effective unless revoked in writing. Federal regulations require us to provide this notice on an annual basis, whether or not an account has previously opted out from either type of information sharing. Please remember when you receive our subsequent notices that an account previously opted out of information sharing (and not revoked in writing) does not need to be opted out again.

Vermont and California Residents

We do not share any of the personal information that we collect about you without your express written consent, except as otherwise explained in this notice.

Nevada Residents

Nevada law requires us to disclose that you may request to be placed on our internal "do not call" list at any time by calling 1-866-379-0019, and that we are providing this notice to you pursuant to state law, and that you may obtain further information by contacting the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone 702-486-3132; email BCPINFO@ag.state.nv.us.

Texas Residents

We are licensed and examined by the State of Texas-Office of Consumer Credit Commissioner. Call the consumer Credit Hotline or write for credit information or assistance with credit problems. Office of Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207, (800) 538 1579, www.occ.state.tx.us.

Future Changes

This statement updates and replaces any previous statements you may have received from us about the collection, use and protection of customer information. We may change this privacy statement at any time and if we do, we will notify you as required by law.

Your Choice To Limit Marketing

By calling us toll free at 1-866-379-0019 you may limit our company from marketing our products or services to you based on your personal information that we collect. This includes identifying information such as name, address and telephone number, and information we get from our dealings with you and the relationship you have with us, such as your account history. Your choice to limit marketing offers from our company will apply to your account with us until you tell us to change your choice. If this is a joint account, we will treat the choice made by one account holder as applying to all account holders on that account. Even if you make a choice to limit marketing offers from our company, we may still market our products and services to you based on information they obtained through an existing relationship with you, or as otherwise provided by law.

Lender:

Borrower(s):

Property Address:

Lender Loan Number:

IMPORTANT -- PLEASE READ!
NOTICE TO BORROWER OF HUD'S ROLE IN TITLE I LOANS

☐ Dealer Property Improvement Loan

We have approved your application for a property improvement loan that is to be insured by the Department of Housing and Urban Development. If you fail to repay this loan as agreed, we may assign the loan and any mortgage to HUD for collection.

Failure to pay this debt to HUD may result in offset of Federal payments due you (including Federal income tax refunds, Social Security benefit payments, and Federal employee wages or retirement) or may result in the administrative garnishment of your wages. In addition, failure to pay may result in the referral of the debt for collection by the Department of Justice, by the Department of the Treasury, or by private collection agencies. In addition to principal and interest on the debt, you will be liable for the payment of any penalties or administrative costs that may be imposed by HUD as authorized by Section 3717 to Title 31 of the United States Code.

Your signature below indicates that you have read and understand this notice, and that you consent to pay any penalties, administrative costs, and interest that may be assessed by HUD.

☐ Direct Property Improvement Loan

We have approved your application for a property improvement loan that is to be insured by the Department of Housing and Urban Development. As one of the conditions of loan approval, you have agreed to furnish us with a completion certificate after the work is completed, and to permit us, or our agent, to inspect the completed improvements. If you fail to repay this loan as agreed, we may assign the loan and any mortgage to HUD for collection.

Failure to pay this debt to HUD may result in offset of Federal payments due you (including Federal income tax refunds, Social Security benefit payments, and Federal employee wages or retirement) or may result in the administrative garnishment of your wages. In addition, failure to pay may result in the referral of the debt for collection by the Department of Justice, by the Department of the Treasury, or by private collection agencies. In addition to principal and interest on the debt, you will be liable for the payment of any penalties or administrative costs that may be imposed by HUD as authorized by Section 3717 to Title 31 of the United States Code.

Your signature below indicates that you have read and understand this notice, and that you consent to pay any penalties, administrative costs, and interest that may be assessed by HUD.

☐ Manufactured Home Loans

We have approved your application for a manufactured home loan that is to be insured by the Department of Housing and Urban Development. If you fail to repay this loan as agreed, we may foreclose or repossess the home or other property securing this loan and sell it. It is important for you to understand that the value of your property at the time of repossession/foreclosure may be less than the unpaid balance on your loan, leaving you liable for the difference.

After your property is sold, we may assign the remaining debt to HUD for collection.

Failure to pay this debt to HUD may result in offset of Federal payments due you (including Federal income tax refunds, Social Security benefit payments, and Federal employee wages or retirement) or may result in the administrative garnishment of your wages. In addition, failure to pay may result in the referral of the debt for collection by the Department of Justice, by the Department of the Treasury, or by private collection agencies. In addition to principal and interest on the debt, you will be liable for the payment of any penalties or administrative costs that may be imposed by HUD as authorized by Section 3717 to Title 31 of the United States Code.

Your signature below indicates that you have read and understand this notice, and that you consent to pay any penalties, administrative costs, and interest that may be assessed by HUD.

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