

Credit Gathering Authorization

Effective Date: July 16, 2025

By accepting this Credit Gathering Authorization (e.g., by clicking the appropriate button or checkbox), you affirm that you are legally authorized to act on behalf of yourself and the business entity named in your application (individually and collectively, "you" or "your") and to make binding representations regarding the business to Verifen Funding LLC ("Verifen Funding"), its representatives, affiliates, and subsidiaries, as well as third-party lenders, financing institutions, and related service providers (collectively, "Recipients").

You authorize Verifen Funding and Recipients to conduct inquiries and obtain any information they consider necessary to evaluate your business's application for financing or related financial products intended solely for business purposes.

As part of this process, you grant permission for Verifen Funding and any Recipient to obtain one or more of the following on behalf of you and your business: - Personal and/or business credit reports - Investigative financial background reports - Consumer reports from third-party credit bureaus (such as TransUnion, Experian, Equifax, Dun & Bradstreet) - Bank statements, credit card processing data, and information from financial institutions, creditors, or other third-party data providers

This authorization applies at all stages of the application and funding process, including: - Submission of your application via www.verifen.com and its subdomains - Processing and underwriting - Closing and disbursement of any financial product - Ongoing servicing and enforcement of any financial product

This consent serves as your written authorization under the Fair Credit Reporting Act, as amended. Additionally, you allow Verifen Funding and its Recipients to contact third parties to verify any submitted or reported information as part of your application or credit evaluation.

By providing this authorization, you confirm that all information you have submitted (or may submit in the future) to Verifen Funding is accurate and complete. You understand that any misrepresentation or falsified documentation may be considered fraud and is subject to penalties under applicable law.

If you have any questions or need assistance, please contact us at **customerservice@verifen.com** or call **(888) 788-6160**.

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