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RISK BASED PRICING DISCLOSURE

Borrower: &

The credit term(s) offered are based on the information from a Consumer Reporting Agency (CRA). One or more of the following CRAs will provide us with one of the consumer report(s) we will use to make our lending decision:

Experian
PO Box 2002
Allen, TX 76013

Equifax Credit Information Services
PO Box 740241
Atlanta, GA 30374

Trans Union
PO Box 4000
Chester, PA 19016

1888.397.3742

1800.685.1111

1866.887.2673

You may receive a copy of the consumer report(s) used in the decision process from the CRA, free of charge, at the telephone number(s) stated above.

Borrower acknowledges receipt of this disclosure:

Date

Date