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THIS TRANSACTION IS NOT AN APPLICATION FOR CREDIT**PRIVACY**

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FOR CALIFORNIA RESIDENTS. If you decide to submit a loan application to FiWize, by submitting such loan application, you acknowledge and agree that you have read and understood the following additional disclosures and terms:

1. FiWize is not a lender and will not make or approve your loan application for a loan.
2. FiWize is acting as a loan broker on behalf of the lenders in its lending network in connection with your loan application.
3. FiWize will provide your loan application to one or more lenders in its lending network and may assist those lenders in obtaining all of the information and documents required by the lenders to underwrite your loan application.
4. Loan applications received from California residents will only be sent to lenders in FiWize's lending network that are banks, savings and loan associations, and credit unions.
5. If a lender in FiWize's lending network approves your loan application and makes you the loan, the lender will pay FiWize the following: (1) Conventional Loans - a loan broker fee of between 0-3% of loan proceeds; (2) Residual-based Loans – a fee between \$0-\$595; some or all of this fee may be added to your loan proceeds and would impact the cost of your financing with an APR equal to or greater than the stated interest rate.
6. FiWize is not selling and you are not purchasing loan broker services from FiWize. There are frequently other loan brokers that act on behalf of loan applications (as opposed to lenders) and, if you would rather engage a loan broker to act on your behalf, you are free to shop around for such loan brokers.
7. The terms and conditions of your loan will be fully set forth in the loan agreement you will sign when the loan is made by the lender. You should read the loan agreement and all other loan documents carefully. You are under no obligation to accept the loan if you do not wish to sign the loan agreement and other loan documents.
8. If you are married, you may apply for separate credit.