

Atlas Credit Company, Inc.

Credit Report Authorization Terms and Conditions

You understand that by clicking on the I AGREE button immediately following this notice, you are providing 'written instructions' to Atlas Credit Company, Inc. (Atlas Credit) under the Fair Credit Reporting Act authorizing Atlas Credit to obtain information from your personal credit profile or other information from Experian. You authorize Atlas Credit to obtain such information solely to confirm your identity, to avoid fraudulent transactions in your name and to make credit decisions.

You also authorize Atlas Credit to verify information in your application, and you agree that Atlas Credit may contact third parties to verify any such information. You direct Atlas Credit to use your consumer reports to authenticate your identity, to make credit decisions, and for other related purposes.

You expressly authorize Atlas Credit to obtain consumer reports from consumer reporting agencies about you when you apply for a loan and periodically throughout the term of your loan. You expressly authorize us to use the information that we obtain from such reports to, among other things, market refinancing and other products to you, make decisions related to the servicing and collection of your account, measure how the loan you obtained from Atlas Credit impacts your credit and/or to perform other related analysis.