

tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Information Sheet was signed.

CALIFORNIA RESIDENTS: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

JOINT APPLICANTS (if applicable): If this is a joint application, both applicants acknowledge and agree that joint applicants may have only one transaction outstanding at a time and that their incomes may be aggregated for the purpose of determining transaction approval. Additionally, joint applicants acknowledge and consent that their joint account information may be shared with the other joint applicant. Joint applicants must be on the same checking account and live in the same household. Married applicants are not required to file joint applications.

INDIVIDUAL APPLICANT: If this is not a joint application, then I understand and acknowledge that I am voluntarily requesting credit on my own behalf.

APPLICATION FOR TITLE LOAN: If you are applying for a title loan, then by signing below, you acknowledge and agree that we, our agents and employees, may verify from your motor vehicle records the accuracy of the personal information you provide to us and if such information is not correct or no longer correct to obtain correct information but only for purposes allowed by law.

RELEASE OF INFORMATION TO ABC FIRST INC: I promise that the information I have provided on this form is correct. I authorize complete verification of all information that have provided as well as understand that this information may be used to verify certain past and/or current credit or payment history information from third party source(s). You may contact any person or company listed above, and I fully release all parties from all liability for any damage that may result. My (our) signature(s) below indicates that for purposes of verification, I(we) voluntarily waive the protection of all privacy laws and affirmatively authorize ABC FIRST INC to disclose the information on this form and any additional information ii may have collected about me (us) to third parties as necessary in order to receive financial services or products that ABC FIRST INC offers from those third parties. This application may be rejected if any information provided above is found to be false. I acknowledge that I have received and understand my rights under the attached Privacy Policies.

APPLICATION FEE: The Borrower shall pay the Lender a fully earned and non-refundable application fee of 3% of Loan Amount if Loan amount is more than \$5000.01, due and payable upon the execution of this Agreement once approval.

Processing FEE: The Borrower shall pay the Lender a fully earned and non refundable processing fee of \$75. DMV fee of \$15 for all auto/auto title loans.

REFERRAL: You have been referred to us by _____. If you are approved for the loan, we may pay a fee to _____ for the successful referral. ABC First Inc, and not _____ is the sole party authorized to offer a loan to you. You should ensure that you understand any loan offer we may extend to you before agreeing to the loan terms. If you wish to report a complaint about this loan transaction, you may contact the Department of Business Oversight at 1-866-ASK-CORP (1-866-275-2677), or file your complaint online at www.dbo.ca.gov.

I confirm that all information provided is true and correct and that I have read and understand the above statement(s):

Applicant's Signature

Date

Joint Applicant's Signature

Date

CREDIT REPORT AUTHORIZATION AND RELEASE

Name: _____

Date of Birth: _____

Address: _____

SSN: _____

Name: _____

Date of Birth: _____

Address: _____

SSN: _____

Authorization is hereby granted to ABC GRAND INC to obtain a standard factual data credit report through a credit reporting agency chosen by ABC GRAND INC .

My signature below authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc). Authorization is further granted to the reporting agency to use a photostatic reproduction of this authorization if necessary to obtain any information regarding the above-mentioned information.

Applicants hereby request a copy of the credit report obtained with any possible derogatory information be sent to the address of present residence, and holds ABC GRAND INC and any credit reporting organization harmless in so mailing the copy requested.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

****NOTE: PLEASE INCLUDE A COPY OF A VALID DRIVERS LICENSE****

Print Name: _____ Borrower's Signature: _____ Date _____

Print Name: _____ Borrower's Signature: _____ Date _____