



## Terms and Conditions

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**Disclaimer**—All of the statements made by me (us) in this application are true and correct and I (we) authorize 316 LENDING to verify their accuracy and completeness in order to induce you to grant credit to me (us). I (We) have no outstanding obligations except as shown in this application and/or personal financial statement and no undisclosed lawsuits or judgments are pending or entered against me (us). I (We) authorize credit reports to be obtained by 316 LENDING and/or any of its potential future assignees in connection with this application for credit. If you authorize someone (such as a broker/dealer/manufacture or any other third party) to submit this application, that party will receive information regarding your credit decision and loan number. If you do not wish this information shared then you should submit the loan application to us directly. I (We) authorize you to exchange credit and other information with property whether or not this application is approved. This application is governed by California Law.

**Notice for New York Residents**—A consumer credit report may be requested in connection with this application or in connection with the updates, renewals, or extensions of any credit granted as a result of this application. If you subsequently ask for this information, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

**Notice for Ohio Residents**—The Ohio Laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Married Wisconsin Residents**—Wisconsin Law provides that no agreement, unilateral statement or court decree relating to marital property shall adversely affect a creditor's interest, unless prior to the time credit is granted the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provisions. You must indicate the name of your spouse on the credit application and the address if different from yours.

**Notice to California and Utah 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.

**Notice for Maine Residents**—if this application is approved by the creditor, you will be required to obtain and maintain physical damage insurance on the collateral securing the debt. You have the right of free choice in the selection of the agent and insurer through or by which the insurance is placed.

Important Information About Procedures for Opening a New Account

316 LENDING complies with Section 326



## About 316 LENDING

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### **Internet Disclaimer**

Your use of any portion of 316 LENDING website is subject to the following terms and conditions:

316 LENDING takes seriously our responsibility to protect the privacy of our customer's financial information. If you do not want to receive certain promotional mail from us, or do not want us to share certain types of information with other companies, just go to our privacy section for instructions.

**Governing Law.** You agree that your use of 316 LENDING websites is governed by the laws of the State of California and any applicable federal United States laws. For individual products and services offered by 316 LENDING, the applicable customer agreements and disclosures may specify that the laws of another jurisdiction will govern your use of the account and/or service, and the terms of those disclosures and agreements will continue to apply.

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**Changes.** 316 LENDING reserves the right to change these terms and conditions, or the content of any portion of our website at any time without notice. Your continued access of 316 LENDING website will be subject to the terms and conditions in effect at the time you access our website.

Please call us with any questions at: (408) 369-0316 or go to [www.316lending.com](http://www.316lending.com)