

## TERMS AND CONDITIONS

**Definitions:** I understand that I, me, my, we, us and our mean the individual(s) whose name appear on the application and are submitting this document jointly and severally if more than one, and their respective heirs, personal representatives, successors and assigns. Furthermore, I understand that you, your and yours mean the Lender, its successors and assigns, and any other holders of this agreement.

I understand that I am applying for a loan from you at a rate of interest not to exceed 10% per annum that will be secured by my motor vehicle, which is free and clear of any liens or other interests or encumbrances. I understand that you are exempt in accordance with Sections 302.001, 341.404 and 342.005 of the Texas Finance Code from having to be licensed as regulated-loan lender.

I acknowledge ADVANTAGE FINANCE LLC is assisting me in connection with this application in accordance with a separate Credit Services Agreement that I have entered with that credit services organization. **I UNDERSTAND THAT YOU ARE THE LENDER, NOT ADVANTAGE FINANCE LLC. I UNDERSTAND THAT NEITHER YOU NOR ADVANTAGE FINANCE LLC IS A FIDUCIARY. I UNDERSTAND THAT ANY LOAN I RECEIVE FROM YOU MAY NOT BE AT THE BEST AVAILBLE RATE OR TERMS AND THAT I MAY LOOK ELSEWHERE.**

I acknowledge that I have agreed to pay ADVANTAGE FINANCE LLC a fee for its separate services. In connection with those separate services, I further acknowledge as follows: I voluntarily want to use part of the requested loan to pay for those fees; and I understand that this loan is made by lender under Section 302.001 of the Texas Finance Code at a rate of interest not greater than 10% per annum and that a fee paid to a third-person for arranging this loan (though required to be treated as finance charge for purposes of federal law disclosures) is for a separate service and not interest for purposes of Texas law.

### **ACCEPTANCE**

By clicking the "I agree and accept" button on the application form, I am representing that everything that I have stated in this application is correct. I understand that you will retain this application whether or not it is approved. I authorize you to investigate my credit and employment history, in connection with which you may obtain credit report.