Continue To Make All Your Payments

During the entire loan process and until your loan has been funded, **DO NOT** discontinue making any of your regular monthly payments on your credit cards, car payments, installment loans, mortgages, or any other credit obligation, even if they are being paid off through this loan process. Your current loan status is based on all your accounts on your credit report continuing the same reporting record throughout your entire loan process. If you fail to make your regularly scheduled payments or other credit obligations such as judgments, liens or collection accounts report to your credit report, this will jeopardize your current loan status. Additionally, this may adversely affect our ability to obtain FINAL loan approval at the rate and terms that you may have been proposed for. It may also unfortunately be necessary to decline your loan request entirely.

No New Accounts/No New Credit Inquiries

During the entire loan process and until your loan has been funded, **DO NOT** open any new accounts, or increase your current debt obligations in any manner, without first speaking with your TLC TEAM Member. ***You may also want to discuss with your TLC TEAM Member the implications of having too many credit inquiries reporting to your credit report and the impact it may have on your credit risk scores.*** Do not make any new credit purchases, including new car purchases, new credit cards or deferred payment purchases. Also, please limit, if possible, your current credit card purchases until your loan has been funded. Any substantial increases in your credit card balances and any new accounts will jeopardize your current loan status. Additionally, this may adversely affect our ability to obtain FINAL loan approval at the rate and terms that you may have been proposed for. It may also unfortunately be necessary to decline your loan request entirely.

Loan Proposal Options/Term Sheet/Letter of Interest/Conditional Loan Approval

The Loan Proposal Options/Term Sheet/Letter of Interest/Conditional Loan Approval that you may receive throughout your loan process are initial "estimates" only. Although we will make every attempt to be as accurate as possible, you may be liable for charges that may be different or exceed those that were originally estimated on the initial Loan Proposal Options/Term Sheet/Letter of Interest/Conditional Loan Approval. TLC Financial Network, Inc. and its affiliates are not responsible for any charges incurred from any non-affiliated third-party company/individual such as an escrow company, title company, real estate appraiser, real estate agent, property inspector, surveyor, notary, attorney, county recorder, etc., that may be different or exceed those, that were originally estimated on the initial Loan Proposal Options/Term Sheet/Letter of Interest/Conditional Loan Approval. Exact costs will be calculated upon final approval and verified prior to the signing of your loan documents and closing. If you have further questions, please contact your TLC TEAM Member for further details regarding your transaction charges.

______________________________ Borrower

______________________________ Co-Borrower

______________________________ Print Name Date

______________________________ Print Name Date