USA Patriot Act Disclosure

Effective on all loans funding on or after October 1, 2003, TLC Financial Network, Inc. ("TLC") will be required to comply with Section 326 of the USA PATRIOT Act. Section 326 creates a statutory obligation to verify the identity of each customer/borrower. This requires TLC to implement and follow procedures that allow TLC to have a reasonable belief that it knows the identity of the customer/borrower. TLC, in response has created a Customer Identification Program (CIP).

To help the Government, fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who applies for credit and/or opens an account.

TLC will require that its employees perform the necessary steps of the CIP Program, in order that TLC meets the regulatory requirements of the Act. Agreements with the employees will be enhanced so they are responsible for providing the CIP Notice to the applicant and that they collect applicant identity information such as Name, Physical Address*, DOB and SS# or other government issued identification documents. When the employee pulls a credit report, they must compare the credit report information with that provided by the applicant and document any discrepancy. If the employee collects paycheck stubs, tax returns or other documents, they are responsible for comparing the information on those documents to the identity information provided by the applicant and document any discrepancy.

Primary Forms of Identification	Secondary Forms of Identification
Current State Issued Driver License	**Social Security Card**
Current State Issued ID Card	**Government Issued Visa****
Current Military ID Card	**Birth Certificate**
Valid Passport**	**Home/Car/renter insurance documents**
Current US Alien Registration Card**	**Recent Utility Bill**
Current Canadian Driver License	**Voter Registration Card**
	Non-US/Canadian Driver License
	Organizational Membership Card

Prior to taking any of the above information, the employee is responsible for providing this notice to the customer indicating that Federal law requires it to obtain, verify and record information that identifies each person on the loan application.

Borrower	Co-Borrower
Print Name Date	Print Name Date
Date of Birth	Date of Birth

* Physical Address where the borrower can be located after the loan closes; if the borrower does not have a physical address, nearest living relative information should be provided.

** For applicants who have no social security number or tax identification number, the Lender will require TLC to review a valid Passport, current US Alien Registration Card, or a government-issued Visa as one of the two forms of Identification.