

Credit Authorization

Please read this Authorization carefully and print or save a copy for future reference.

In this Credit Authorization ("Authorization"), the words "you" and "your" mean any person authorizing us to obtain and use such person's consumer reports, as described below. The words "we," "us," "our," and "Stream" mean Stream Innovations Inc., its successors, agents, assigns, affiliates, affiliate companies, vendors, representatives, third party lending and financial partners, banks that originate loans on the Stream Innovations Inc. lending platform (including but not limited to credit unions and other financial institutions) ("Stream Platform Lender(s)"), loan servicers and each of the foregoing's respective service providers.

Pursuant to this Authorization, you authorize Stream to obtain consumer reports from one or more consumer reporting agencies about you (1) when you request offers (a "pre-qualification check") or apply for a loan; or (2) periodically throughout the term of your loan (including the month following the month when you pay off or otherwise satisfy the loan).

Initiating a pre-qualification check will result in a soft credit pull. This pre-qualification check does not affect your credit score and is only visible to you on your credit report. During the pre-qualification check, you authorize the review of consumer reporting information about you to make a determination on your potential eligibility for credit, and to verify the information in your pre-qualification check, which may include contacting third parties. If the pre-qualification review shows that you are eligible for a loan and you decide to move forward with obtaining a loan, you will click a button indicating your intent to submit a loan application. The submission of a loan application will result in a hard credit pull. This subsequent hard credit pull will be reflected on your credit report as an inquiry, may be viewed by other creditors, and may impact your credit score.

In each case, you expressly authorize Stream to use such consumer report about you, and information derived therefrom for any lawful purpose, including but not limited to: (1) authenticating your identity; (2) making credit decisions; (3) marketing products and services, including pre-qualifications, from Stream or a third party; (4) assisting with internal modeling and analysis; (5) servicing your loan; and (6) facilitating the sale of your loan to third party loan investors, and for related purposes. In connection with these purposes, you authorize Stream to share all or parts of your consumer reports with agents, partners, counterparties, or affiliates.

You authorize Stream to verify information in your application, and you agree that Stream may contact third parties to verify any such information.

You also authorize Stream to transfer or otherwise provide your credit report or any information contained therein to any successor-in-interest of Stream or any purchaser or servicer of your issued loan, including certain third party loan investors.

You understand that Stream may report information to consumer reporting agencies about your loan (such as late payments, missed payments, or other defaults), and that such information may be reflected in your credit report or other consumer reports about you.

Consent. By clicking the button, or selecting the checkbox, displayed in connection with acknowledging and/or agreeing to this Authorization (or by otherwise taking an affirmative action indicating your agreement to this Authorization), you agree that:

- You have received, read, and agree to all of the terms of this Authorization; and
- You authorize us to obtain and use consumer reports and related information about you, now and periodically for as long as you remain a customer of Stream, from one or more consumer reporting agencies, as described above.