

Disclosures:

Loans available and or coordinated through AmericanFinanceLenders.com (AFL) are made by private investors, crowd funding, or similar banks and institutions such as Cross River Bank, a New Jersey State Chartered Commercial Bank, and Member FDIC. All loan and rate terms are subject to eligibility restrictions, application review, credit score, loan amount, loan term, lender approval, and credit usage and history. Eligibility for a loan is not guaranteed. Loans are not available to residents of all states – please call an American Finance Lenders representative for further details. *The APR calculation includes the loan origination fee.

* The loan rate, APR, term and origination fee presented in association with this site are only ranges for those borrowers who qualify for a loan – not all applicants will qualify. Origination fees are calculated on the final loan size and vary based on the interest rate and term selected. The lowest rate and APR is for highly qualified borrowers – please contact an American Finance Lenders representative for further information and disclosures.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Disclosure Statement

American Finance Lenders, LLC does not broker loans and does not make and/or fund any product offerings, loans, or credit decisions. This web site and the content within do not constitute an offer or solicitation to lend. American Finance Lenders will securely submit the information you provide to a lender or investor. Providing your information to American Finance Lenders does not guarantee approval for a product offering. For details, questions, or concerns regarding your application, please contact your lender directly.

Fair Lending Policy

At American Finance Lenders (AFL), we do not discriminate against any applicant or discourage anyone on a prohibited basis from submitting an application. To assure that our employees have a clear and unequivocal statement of our commitment to a nondiscriminatory method of doing business, we have adopted the following fair lending policy. Employees must be thoroughly familiar with this policy and follow it.

1. We do not discriminate against a loan applicant or borrower on the basis of race, color, religion, national origin, sexual orientation, handicap, age, the fact that all or part of an applicant's income comes from any public assistance program or because the applicant has exercised any right under any relevant state or federal law.

2. We do not selectively encourage applicants and we take no action that would, on a prohibited basis, discourage a reasonable person from applying for a loan.
3. We do not, on a prohibited basis, refuse to make if available or coordinate a loan, vary the terms offered including the amount, interest rate, period or type of loan, or use different standards to evaluate collateral or decide whether to extend credit.
4. We avoid practices or policies that have a discriminatory effect. This rule applies to all phases of our business. It applies even though we do not intend the policy or practice to be discriminatory and even if the policy or practice appears to be neutral.
5. We make sure that our partners use a scoring system that is empirically derived and statistically sound and uses no prohibited basis other than age as a predictive factor.
6. We train our personnel in the principles of fair processing and underwriting.
7. Our Quality Control Manager regularly reviews both our underwriting standards and the business practices by which we implement them to determine whether they ensure equal opportunity and reports to management.
8. We repeatedly review our portfolio and applications to make sure that we are serving the community adequately and on a nondiscriminatory basis in light of the community's demographic characteristics and credit demands.

Credit approval is subject to our vendor partner's credit standards, and actual terms (including actual loan amount) may vary by applicant. AFL requires certain supporting documentation with each new application. If you have questions regarding this, email us at admin@americanfinancelenders.com

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Responsible Lending

Being a responsible partner - our commitment

We have a responsibility to you, our customers, to be open and honest, to treat you fairly, and to be safe and secure.

That's why we are committed to being a responsible financial support provider. If you have any queries, please don't hesitate to ask.

This is what you can expect from us

- Partnered Products and lending criteria designed to meet your needs
- Competitively priced products which we promote in a balanced way showing the risks as well as the benefits

- Clear information on the cost of your borrowing, any fees and charges and the terms and conditions
- An assessment of your ability to make regular payments and repay the loan, using appropriate credit assessment techniques, before providing credit
- Where the loan limit is solely at our investor's discretion, we will take into account your current and previous financial activity.
- A limit on your borrowing that we believe will ensure you don't overstretch your finances
- Your personal information treated confidentially and in accordance with applicable legislation
- Prompt and professional handling of any queries or complaints you may have
- Considerate treatment of payment issues and arrears

We ask that you

- Provide accurate and complete information on your application
- Regularly assess your borrowing and other financial commitments and, if you expect to face payment difficulty in the future, or if you are having difficulties in managing your monthly payments, contact us so we can discuss any help/assistance available
- Understand the terms and conditions on which the money is borrowed, seeking further information and help if needed
- Ensure you have the means to repay the loan

American Finance Lenders Consumer Privacy Policy

FACTS	WHAT DOES American Finance Lenders, LLC ("AFL") DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and transaction history • account balances and payment history • credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section

below, we list the reasons financial companies can share their customers' personal information; the reasons AFL chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AFL share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	Yes	Yes

To limit our sharing

- Call 877-877-4078
- Send an Opt-Out email to: admin@americanfinancelenders.com

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? admin@americanfinancelenders.com

What we do

How does AFL protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We collect your personal information, for example, when you

- apply for a loan or give us your contact information
- give us your income information or provide employment information
- pay your bills

How does AFL collect my personal information?

We also may collect your personal information from others, such as credit bureaus, affiliates, fraud detection services or other companies. We and our third-party service providers may use a variety of technologies that automatically (or passively) store or collect certain information whenever you visit or interact with the company ("Usage Information"). This Usage Information may be stored or accessed using a variety of technologies that may be downloaded from/to your personal computer, browser, laptop, tablet, mobile phone or other device (a "Device") whenever you visit or interact with us. The Usage Information may include, but is not limited to, your browser type, operating system, software version, Internet Protocol ("IP") address or other unique identifier for your Device, Device location and other Device characteristics. Various methods and technologies to store or collect Usage Information may be used such as Cookies and Web Beacons. You may adjust your browser or operating system settings to limit this tracking or to decline cookies, but by doing so, you may not be able to use certain features on the company site or take full advantage of all of our offerings. Check the "Help" menu of your browser or operating system to learn how to adjust your tracking settings or cookie preferences. Please note that our system may not respond to Do Not Track requests or headers from some or all browsers.

Federal law gives you the right to limit only

Why can't I limit all sharing?

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state laws.

What happens when I limit sharing for an account I hold

Your choices will apply to everyone on your account

jointly with someone else?

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Non-affiliates

- *Non-affiliates we share with can include nonfinancial companies, such as merchants and direct marketers, financial services companies, such as mortgage companies, credit card companies, automobile finance companies and insurance companies, and others, such as nonprofit organizations.*

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Joint Marketing

- *Our joint marketing partners include mortgage and lending companies, and other companies that provide financial products and services.*

Other important information

California Residents

We will not share your personal information with non-affiliates for their marketing purposes without your authorization. We will not share your personal information with affiliates or with other financial companies for joint marketing purposes.

Other important information

California Residents

We will not share your personal information with non-affiliates for their marketing purposes without your authorization. We will not share your personal information with affiliates or with other financial companies for joint marketing purposes.

Vermont residents

We will not share your personal information with non-affiliates for their marketing purposes, or share consumer report information about you with affiliates, without your authorization.

Opt-out Form

If you'd like to restrict who we share your information with, please email us at admin@americanfinancelenders.com

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