

**Definitions:** I understand that *I, me, my, we, us* and *our* mean the individual(s) signing 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 annual 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 (AFLLC) 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.

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 reports. I understand that parts of this application may also be used by AFLLC for underwriting their credit services and be treated as a separate application.