Lyon Financial - Application Form Disclosures

Application & Information Authorization
You are providing this information to apply for a loan, and if applying with a co-applicant, both applicants acknowledge the intent to apply for joint credit. You understand that Lyon may receive compensation from the lender for some services performed. You understand that Lyon facilitates the submission of your application and supporting materials to participating lenders, who will use and rely on such information to evaluate, verify, and make credit decisions regarding this request.

California Residents: If married, you may apply for a separate account. Certain membership requirements (including the opening of a share account and a minimum share account deposit, and any applicable association fees in connection with membership) may apply in the event that you wish to accept a loan offered by a credit union.

Credit Authorization
You hereby consent to Lyon Services Corporation, Lyon Financial Service (together, "Lyon") and/or their subsidiaries, affiliates, potential agents, brokers, participating lenders, servicers, successors, and/or assigns, and any consumer reporting agency they may designate, obtaining any and all information concerning your employment, checking and savings accounts, mortgage payments, and other credit matters they may require to process your application for the possibility of obtaining a loan and/or extension of credit, whether or not credit is extended.

You further authorize Lyon and its participating lenders to obtain, collect, and verify supporting documentation related to your application, including but not limited to income verification, tax returns, bank statements, and proof of homeownership, for purposes of evaluating and underwriting your loan request.

You authorize Lyon to make inquiries in the course of reviewing your application or collecting any credit extended in reliance on it. Any credit inquiry conducted by Lyon will be a "soft inquiry." Lyon is authorized to share this application and any supporting information and documentation with potential participating lenders, which may conduct a "hard pull" credit inquiry with any of the three primary credit bureaus: Experian, TransUnion, and/or Equifax.

You understand that by clicking on the I AGREE checkbox immediately following this notice, you are providing 'written instructions' to Lyon under the Fair Credit Reporting Act authorizing Lyon to obtain information from your personal credit profile or other information from Experian. You authorize Lyon to obtain such information solely to evaluate your credit profile and determine whether any lending options may be available to you.

Credit Union Membership Requirements
Certain credit union loan offers may require membership. Membership requirements may include opening a share account, maintaining a minimum deposit, and paying any applicable membership or association fees. Eligibility requirements vary by credit union.

Electronic Communications Authorization
You are submitting a request to be matched with a participating lender. To offer you a loan, the participating lenders need your consent to use and accept electronic signatures, records, and disclosures. You consent to be contacted by Lyon and its participating lenders at the telephone number(s) and/or email address(es) you have provided to explore your options.

Contractor Disclaimer
You acknowledge that Lyon neither endorses nor warrants the licensing, workmanship, or business practices of the contractors and businesses that you choose. You acknowledge that Lyon recommends that before selecting a contractor or entering into an agreement for a swimming pool or home improvement project, you perform your own research. This includes checking the state's licensing requirements and obtaining references to confirm the quality of the contractor's work. Pool dealers, builders, contractors, and service providers (referred to collectively as “contractors”) are independent businesses or persons; they are not agents of Lyon. If you choose to work with a contractor participating in this program, you authorize Lyon to coordinate with such contractor in connection with your loan request, including, where applicable, permitting such contractor to collect documentation directly from you and provide it to Lyon and any participating lenders.

You acknowledge that Lyon does not accept any responsibility for any statements, representations, or agreements made by any contractors. Lyon shall not be held responsible or liable for any addendums, change orders, or contract modifications executed between you and the contractor subsequent to the review of the initial contract and the finalization of the loan amount with the participating lender. Any additional costs, charges, or obligations arising from such modifications shall be your sole responsibility and must be paid directly to the contractor from personal funds.

Information Sharing Disclaimer
You acknowledge that, due to the collaborative nature of the Lyon process, pertinent details about your loan (e.g., loan amount and loan status) may be shared with your contractor, after they have been selected. You further authorize Lyon to share your application, supporting documentation, and related information with participating lenders for purposes of evaluating and underwriting this loan request. Personal identifying details (e.g., date of birth and social security number) are held in the strictest confidence by Lyon and will not be shared with your contractor. You authorize and instruct any person, including but not limited to all local, state or federal government agencies or consumer reporting agencies, to complete and furnish Lyon any information they may have or obtain in response to such credit inquiries and agree that such information, along with this application, shall remain Lyon’s property whether or not credit is extended. Lyon is authorized to share this application and related information and documentation with

participating lenders. You authorize affiliates, agents, brokers, lenders, servicers and successors and/or assignees to notify Lyon about the participating lender's decision to approve or deny your loan application, which may include your application status, unique loan ID, personally-identifiable information, and the terms of your loan offer if you are approved for the loan.

Electronic Access Agreement

To access and retain electronic records, you need an internet-connected device, current web browser, valid email address, PDF-viewing software, and the ability to save or print documents. By clicking "I AGREE," you confirm that you can access and retain these records and consent to receive them electronically.

Authorization

By checking this box, you certify that all information provided is true, complete, and correct, and that you are applying for credit on your own behalf and not on behalf of any other person. You understand that providing false, misleading, or incomplete information may result in denial of this application.