## WLCC Lending JEM D/B/A Explore Credit Authorization to Obtain Credit Report

Last updated: October 9, 2020

I authorize WLCC Lending JEM D/B/A Explore Credit ("Explore Credit") to obtain credit reports from one or more consumer credit reporting agencies in connection with an application for an extension of credit or at any other time in Explore Credit's sole discretion during the term of my loan. Explore Credit may use the credit reports for any lawful purpose, including but not limited to (i) for authentication purposes, to make sure I am who I say I am; (ii) to make credit decisions; (iii) for internal modeling and analysis purposes; (iv) to obtain and display information and characteristics from my credit report to potential investors; and (v) to market products or services to me. I authorize Explore Credit to verify information in my credit report, and I agree that Explore Credit may contact third parties without further notice to me to verify any such information. You agree to provide additional financial information upon request and for us to obtain any financial information regarding your loan through third party vendors. Upon your request, Lender will inform you whether a credit report was requested and, if so, the name and address of the consumer reporting agency that furnished the credit report.

Requests can be made to <a href="mailto:support@ExploreCredit.com">support@ExploreCredit.com</a> or in writing to: WLCC Lending JEM D/B/A Explore Credit P.O. Box 260269, Atlanta, GA 30326.