

## WEBSITE LANGUAGE CHECKLIST

<u>WHY:</u> This checklist helps you comply with UDAAP requirements, which prohibit publishers from representing themselves as lenders/brokers, claiming to find "best" loans, etc. Violations can lead to class action lawsuits and regulatory fines.

"We will approve your loan"       "Your lender may approve your loan"         "We fund your loan"       "The lender funds your loan"         Do not use "PRESCREENED", "PREQUALIFIED", or "PREAPPROVED", since these trigger specific legal obligations.         "You have been preselected [or prescreened] to get this offer"       "Lenders may provide presproval after they evaluate your situation."         "You have been preselected [or prescreened] to get this offer"       "Lenders may provide preapproval after they evaluate your situation."         "Any references to TIME (DAYS/MINUTES/HOURS) must be qualified so it's not a guarantee or promise.       "Get lender-approval in as fast as 5 minutes"; "Your lender ca fund your loan as soon as the next business day"         Don't overpromise data security or you could be liable. Even secure government networks have been hacked. Don't promise 100       "Your information is safe and secure"         "You information is safe and secure"       "Your information is safe and secure"         "You support terms that fit your situation"       "Only accept a loan that you have the ability to repay."         "Payment terms that fit your situation"       "Get started now"         "Submit your application hould be avoided (UNLESS you are a licensed DIRECT LENDER). Furthermore, taking applications could me you a broker (separate licenses required) and require you to provide a Notice of Adverse Action under Regulation B.         "Apply now"       "Get started now"         "Submit your application today"       "Get started now"	NOT ALLOWED		<u>ALTERNATIVES</u>	
"match" them to the "right" lender. That's not how the ping tree works in subprime consumer lending. Generally the highest bidder/lender (similar to Googie AdWords) purchases the lead, and they may not offer the best/lowest rates.         "We find you the best lender"       "We partner with a long list of lenders"         "We match you with the lender"       "We partner with a long list of lenders"         "We match you with the lender based on your circumstances"       "We help you connect with a lender"         "No Credit Check" is not allowed. Most lenders pull credit. Even if it's a "soft" credit pull, it's still a credit check.       "We connect you with one of several lenders in our network"         "No Credit Check"       "The is no such thing as a no credit check.         "No Credit Check"       "The lender funds your loan"         "You lender may approve your loan"       "Your lender may approve your loan"         "You we been preselected for prescreened to get this offer"       "Your lender may paprove your loan"         "You are prequalified"       "Lenders may provide preaproval differ they evaluate your situation."         Any references to TIME (DAYS/MINUTES/HOURS) must be qualified so it's not a guarantee or promise.       "Get lender-approval in as fast as 5 minutes"; "Your lender ca         "You are prequalified"       "Your loan site advacure"       "Wour loan so as as the next business day"         Don't werpromise data security or you could be liable. Even secure government networks have been hacked. Don't promise 100       "Your info	BEST/LOWEST/SEARCH/MATCHING language is not allowed because it implies that you evaluate the consumer's situation to			
"We find you the best lender"       "We partner with a long list of lenders"         "We match you with the lender based on your circumstances"       "We help you connect with a lender"         "We match you with the lender based on your circumstances"       "We note you with one of several lenders in our network"         "Mo Credit Check" is not allowed. Most lenders pull credit. Even if it's a "soft" credit pull, it's still a credit check.       "No Credit Check" is not allowed. Most lenders pull credit. Even if it's a "soft" credit pull, it's still a credit check.         "No Credit Check" is not allowed. Most lenders pull credit. Even if it's a "soft" credit pull, it's still a credit check.       "There is no such thing as a no credit check loan"         YOU ARE NOT A LENDER OR BROKER. Do not use language suggesting you make or approve loans, or that approval is guarantee       "Your lender may approve your loan"         "We fund your loan"       "Your lender may approve your loan"         "We have been preselected [or prescreened] to get this offer"       "Lenders may provide preapproval after they evaluate your situation."         Any references to TIME (DAYS/MINUTES/HOURS) must be qualified so it's not a guarantee or promise.       "Get lender-approval in as fast as 5 minutes"; "Your lender ca fund your loan as soon as the next business day"         Don't overpromise data security or you could be liable. Even secure government networks have been hacked. Don't promise 100       "Ouly accept a loan that you have the ability to repay."         "Jow secure"       "Ouly accept a loan that you have the ability to repay."				
"We search for the lowest rates"       "We help you connect with a lender"         "We match you with the lender based on your circumstances"       "We connect you with one of several lenders in our network"         "Get matched to the best lenders with great rates"       "We connect you with one of several lenders in our network"         "No Credit Check" is not allowed. Most lenders pull credit. Even if it's a "soft" credit pull, it's still a credit check.       "There is no such thing as a no credit check loan"         "YOU ARE NOT A LENDER OR BROKER. Do not use language suggesting you make or approve loans, or that approval is guarantee       "We will approve your loan"         "We fund your loan"       "There is no such thing as a no credit check loan"         "We have been preselected for prescreened] to get this offer"       "Lenders may provie your lafter they evaluate your situation."         Any references to TIME (DAYS/MINUTES/HOURS) must be qualified so it's not a guarantee or promise.       "Get lender-approval in as fast as 5 minutes"; "Your lender con "Your information is safe and secure"         "Your or prove dimediately for in 5 minutes]"       "Your information is safe and secure"         "Your secure"       "We use industry leading security to protect your information to safe as secure"         "Your secure"       "Only accept a loan that you have the ability to repay."         "Your information is safe and secure"       "Get started now"         "Your information today"       "Get started now"         "Your inform				
"We match you with the lender based on your circumstances"       "We connect you with one of several lenders in our network"         "Get matched to the best lenders with great rates"       "We connect you with one of several lenders in our network"         "No Credit Check" is not allowed. Most lenders pull credit. Even if it's a "soft" credit pull, it's still a credit check.       "There is no such thing as a no credit check loan"         YOU ARE NOT A LENDER OR BROKER. Do not use language suggesting you make or approve loans, or that approval is guaranteee       "Your lender may approve your loan"         "We fund your loan"       "Your lender may approve your loan"       "There is no such thing as a no credit check loan"         Don to use "PRESCREENED", "PREQUALIFIED", or "PREAPPROVED", since these trigger specific legal obligations.       "The lender funds your loan"         "You are pregueilified"       "Lenders may provide preapproval after they evaluate your situation."         Any references to TIME (DAYS/MINUTES/HOURS) must be qualified so it's not a guarantee or promise.       "Get lender-approval in as fast as 5 minutes"; "Your lender ca fund your loan as soon as the next business day"         Don't overpromise data security or you could be liable. Even secure government networks have been hacked. Don't promise 100"       "Got un information is safe and secure"         "You information "flexible payment options"       "Only accept a loan that you have the ability to repay."         "Payment terms that fit your situation"       "Gat started now"         "Submit your application t	"We find you the <b>best</b> lender"		<i>"We partner with a long list of lenders"</i>	
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PRIVACY POLICY Every website must have a privacy policy link on the home page. The privacy policy should explain what information is collected and how it is used and shared	PRIVACY POLICY	Every website must have a privacy policy link on the home page. The privacy policy should explain what information is collected and how it is used and shared.		
		TOU is a contract between you and the consumer. It should explain what you do (and do not do)		
		for the consumer, and what happens when they submit info through your website.		
			Unless you're a direct lender, you should make it clear that <b>you are NOT a lender.</b> Example:	
		"[Company] doesn't accept loan applications or act as a broker or facilitator for loans, and is not		
		the lenders' agent. Lenders are solely responsible for taking credit applications and doing any		
		necessary verifications, underwriting, or credit approvals."		
		You should obtain the consumer's permission to pull credit. Example:		
REPORTING ACT (FCRA) "By submitting your information, you agree that lenders and financial service providers				
		can pull your credit history through credit bureaus (e.g., Equifax, TransUnion, Experian,		
etc.) to decide if they can help you obtain credit."				
For more info, see <u>OLA's Best Practices</u> or email us at <u>compliance@leadsmarket.com</u> .				

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