

PLEASE READ THIS FINANCING Acknowledgment CAREFULLY

Financing Acknowledgment

You acknowledge that SEC or Stearns Bank N.A. may conduct a soft credit inquiry to the credit bureaus for the purpose of determining your eligibility for potential financing, which will not affect your credit score. If you prequalify for credit and you decide to move forward with the loan approval process, you may then authorize SEC, Stearns Bank N.A. or the applicable third-party lender to submit a hard pull credit inquiry. You also understand and agree that completing this loan inquiry does not commit SEC, Stearns Bank N.A. or any other lender to provide the requested financing but is a step in SEC's process. You understand that your loan inquiry may be denied if the proposed lenders decline the opportunity to finance the requested loan. By submitting this loan inquiry, you also authorize SEC to add you to SEC's marketing lists, including email marketing lists, for purposes of receiving future communications and announcements. You understand that SEC is a lender and a broker and may be acting as an intermediary to facilitate the requested loan. SEC may refer the requested loan to Stearns Bank N.A. or to a third-party lender for funding, and you agree SEC and Stearns Bank N.A. may refer and share your loan inquiry, data, and documents with such third-party lenders. You authorize SEC, Stearns Bank N.A. and any third-party lenders to whom we may refer your loan inquiry to contact you at the telephone number and email address you provide to us. Neither SEC nor Stearns Bank N.A. are affiliated with and are not endorsing any third-party lender to whom we may refer your loan inquiry. You acknowledge and agree that you must do your own independent due diligence to determine if the proposed loan from the third-party lender is appropriate for you.