

# Credit Reporting Policy

Please carefully review the following rules that govern our Credit Reporting Policy and also read our Terms and Conditions of Use ("Terms of Use") and Privacy Policy regarding the information that you provide to us. These terms and policies apply to the World Wide Web site owned, operated, licensed, and controlled by Stilt Inc., including its related, affiliated, or subsidiary companies, including, but not limited to, Stilt Inc. (together, "Stilt") located at [www.stilt.com](http://www.stilt.com), and all associated Stilt sites linked to this Web site (collectively, the "Site"). This Site is the property of Stilt. By using this Site and requesting a credit inquiry, you agree to our Credit Reporting Policy, Terms and Conditions of Use, and Privacy Policy. If you do not agree, do not use this Site.

Stilt reserves the right at its sole discretion, to change, modify, add or remove portions of these Credit Reporting Policy, Terms of Use, and our Privacy Policy, at any time. It is your responsibility to check these policies and terms periodically for changes. Your continued use of the Site following the posting of changes will mean that you accept and agree to the changes. As long as you comply with these terms and policies, Stilt grants you a personal, non-exclusive, non-transferable, limited privilege to enter and use the Site.

## USE OF CREDIT PROFILE FOR IDENTITY VERIFICATION

By either checking your rate or submitting a loan application, you are certifying that you understand the services being requested are regulated by the Fair Credit Reporting Act and that permissible purpose is required. Any special procedures established by Stilt Inc. ("Stilt") for obtaining your authorization to receive information from your personal credit profile from Experian have been met. Furthermore, you certify that you have initiated a transaction with Stilt, and that the services being requested will be used solely to confirm your identity to avoid fraudulent transactions in your name.

# CONSUMER CREDIT INQUIRIES

We may request consumer reports on you in connection with your application for credit and subsequently in connection with any extension of credit, update, renewal, review or collection of your account or any other lawful purpose.

[www.experian.com](http://www.experian.com)[www.equifax.com](http://www.equifax.com)[www.transunion.com](http://www.transunion.com)

## CREDIT INQUIRY

When you submit your loan application, we may conduct a credit inquiry (known as a “hard credit pull” or “hard credit inquiry”), a standard step in most loan applications. This inquiry will be recorded on your credit history and may impact your credit score. You understand by entering your Social Security number on the “Review” page and clicking “Submit Loan Application” you are providing written instructions to Stilt under the Fair Credit Reporting Act, which authorized Stilt to obtain information from your personal credit profile and/or other information from Experian. Upon your request, we will inform you of the name and address of any consumer reporting agency from which we obtained your consumer report.