

# Legal Disclaimer

Updated 5/19/2021

The financing providers offering services through Express have represented and warranted that each application is evaluated based on its own merits and without regard to the applicant's race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a legal binding contract), because all or part of the applicant's income is derived from any public assistance program, or because the applicant has in good faith exercised any right under the Equal Credit Opportunity Act. The federal agency which administers compliance with the Equal Credit Opportunity Act is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20123. Please direct any communication to:

Express Tech-Financing, LLC dba Currency  
8930 East Raintree Drive  
Scottsdale, AZ 85260

## **California**

Licensed by the Department of Business Oversight under the California Finance Lender Law License No. 60DBO54873.

## **Delaware**

Notice for Delaware Residents: State lending laws require some of our lending partners to provide applicants with an itemization of the current charges that the lender may collect for a particular type of loan transaction. You affirm that you have reviewed and agree to the itemized schedule of charges for the following lender(s):

OneMain Financial: [Delaware Itemized Schedule of Charges](#)

## **Maine**

Maine Loan Broker License #1857954

Maine law requires that the disclosures below be provided to consumers before any contract is signed with, and before any money is paid to, a credit services organization or third parties.

### Written Agreement or Contract

Please print out this information and save it for your records. You consent, acknowledge and agree that you have read and received a copy of this Disclosure to Consumer.

Express Tech-Financing, LLC will not act as your lender or credit provider. Express Tech-Financing, LLC provides your loan request to our lenders and our lenders will contact you with their conditional loan offers. While we seek to help you meet your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

Express Tech-Financing, LLC provides loan information at no cost to you. Express Tech-Financing, LLC will not charge or seek fees of any kind from you. Express Tech-Financing, LLC receives fees from lenders and may be paid by the lender based on services, goods or facilities performed or provided by us to the Lender.

This agreement remains in effect only as long as you seek to use the services offered by Express Tech-Financing, LLC. You may discontinue this relationship at any time, without notice, at no cost or penalty to you.

It is important that you read and understand all contracts related to any credit services you obtain. It is also important for you to retain a copy for your records.

### Escrowing of Consumer Funds

Express Tech-Financing, LLC does not accept any fees from the consumer, including third-party fees.

## Consumer Protection Bond

A consumer protection bond is on file with the State of Maine. If you have a claim against our company which cannot be resolved through informal means, you may institute an action to recover your loss from that bond by filing a written complaint with the Director, Office of Consumer Credit Regulation, 35 State House Station, Augusta, Maine, 04333-0035.

## **Maryland**

Licensed by the Maryland Office of the Commissioner of Financial Regulation, Credit Services Business License #28-125

For Maryland Consumers:

(1) As a consumer, you have the right to review any file on the consumer maintained by any consumer reporting agency, and the right of the consumer to receive a copy of a consumer report containing all information in that file as provided under the federal Fair Credit Reporting Act (15 U.S.C. § 1681g) and under § 14-1209 of this title;

### **Equifax Information Services, LLC**

P.O. Box 740256  
Atlanta, GA 30374  
(866) 349-5191  
[www.equifax.com](http://www.equifax.com)

(2) A copy of the consumer report containing all information in the consumer's file will be furnished free of charge by the consumer reporting agency if requested by the consumer within 30 days of receiving a notice of a denial of credit as provided under the federal Fair Credit Reporting Act (15 U.S.C. § 1681j) and under § 14-1209 of this title;

(3) A nominal charge not to exceed \$5 may be imposed on the consumer by the consumer reporting agency for a copy of the consumer report containing all the information in the consumer's file, if the consumer has not been denied credit within 30 days from receipt of the consumers request;

(4) As a consumer, you have the right to dispute the completeness or accuracy of any item on the consumer contained in any file that is maintained by any consumer reporting agency, as provided under the federal Fair Credit Reporting Act ( 15 U.S.C. § 1681i) and under § 14-1208 of this title;

(5) Services provided by Express Tech-Financing, LLC is facilitating the consumer's application for credit by arranging the consumer application to consumer lenders. This service is provided at no cost to the consumer.

(6) Accurately reported information may not be permanently removed from your file maintained by a consumer reporting agency.

(7) You have the right to file a complaint pursuant to §14-1911 of this subtitle;

Office of the Commissioner of Financial Regulation  
500 N. Calvert St., Suite 402  
Baltimore, MD 21202  
<https://www.dllr.state.md.us/finance/>

Express Tech-Financing, LLC maintains a bond with the State of Maryland, and you may have the right to proceed against the bond under the circumstances and in the manner set forth in § 14-1910 of the Maryland Credit Services Businesses Act. Md. Code Ann., Com Law § 14-1905(b).

## **Montana**

Notice for Montana Residents: State lending laws require some of our lending partners to provide applicants with an itemization of the current charges that the lender may collect for a particular type of loan transaction. You affirm that you have reviewed and agree to the itemized schedule of charges for the following lender(s):

OneMain Financial: [Montana Schedule of Charges](#)

## **New Jersey**

Licensed by the Department of Banking and Insurance, Licensing Services Bureau – Banks, Consumer Lender License No. L071287

## **New York**

Notice for New York Residents: A consumer report may be requested in connection with the processing of your application for credit. Upon request, you will be informed whether or not a consumer report was requested and, if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal, or extension of the credit.

## **North Carolina**

Registered with the Secretary of State of the State of North Carolina as a Loan Broker, Registration #329. As required by North Carolina law, this loan broker has secured a bond by Harco National Insurance Company and International Fidelity Insurance Company, 702 Oberlin Road, Raleigh, NC 27605, a surety authorized to do business in North Carolina. Before signing a contract with this loan broker, you should check with the surety company to determine the bond's current status. Please click this link for the [Disclosures Required by North Carolina Law](#).

## **North Dakota**

Licensed by the North Dakota Department of Financial Institutions under Money Broker License Number MB103468. NOTICE: MONEY BROKERS ARE LICENSED AND REGULATED BY THE DEPARTMENT OF FINANCIAL INSTITUTIONS, 2000 SCHAFFER STREET, SUITE G, BISMARCK, NORTH DAKOTA 58501-1204. THE DEPARTMENT OF FINANCIAL INSTITUTIONS HAS NOT PASSED ON THE MERITS OF THE CONTRACT AND LICENSING DOES NOT CONSTITUTE AN APPROVAL OF THE TERMS OR OF THE BROKER'S ABILITY TO ARRANGE ANY LOAN. COMPLAINTS REGARDING THE SERVICES OF MONEY BROKERS SHOULD BE DIRECTED TO THE DEPARTMENT OF FINANCIAL INSTITUTIONS. IF

NO LOAN IS CLOSED, APPLICANT WILL NOT BE CHARGED ANY FEES OR COSTS.

## **Oklahoma**

Oklahoma Credit Services Organization License #CSO00534.

Under the CSO Act, a credit services organization must provide the buyer with a written statement containing certain information before the execution of a contract or agreement between the buyer and credit services organization or before the credit services organization receives any money or other valuable consideration, whichever occurs first. See 24 Okla. Stat. §§ 135, 136.

## **Oregon**

Oregon Consumer Finance License No. 0495-001-C

## **Pennsylvania**

Licensed by the Pennsylvania Department of Banking & Securities  
Credit Services License Number 71603.

## **Texas**

Licensed by the Office of Consumer Credit Commissioner, Regulated Lender License Number 1800061052-162771, issued 3/23/20.