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AGREEMENT

Letter of Authorization

I hereby authorize The Fidelis Agency, or their designee(s), to obtain unsecured business or personal lines of credit or loans and equipment loans on my behalf.

This authorization is based upon my understanding that I meet The Fidelis Agency's pre-qualification criteria, and that I understand loan approvals average eight (8) to fourteen (14) business days along with funding directly via the lender.

I understand that these unsecured loans or lines of credit may be secured from seven (7) to ten (10) funding sources, depending upon the amount of my request. *In addition, there is a non-refundable **upfront** fee of \$250.00 for the procurement of my credit report from all three credit-reporting agencies, including preparing of taxes, credit applications, loan documents, trade references, banking information, etc. I also understand that funds must be in the form of check, money order or cashier's check.

*There are no exceptions, as we do not accept credit reports from any sources other than our own. You will be provided a receipt and copies of your credit report within five (5) business days of receipt of payment.

Upon receipt of invoice, I agree to pay The Fidelis Agency its required commission of ___ percent (___%), contingent upon the successful approval of funding of my personal or business loan(s) or line(s) of credit. I also understand that I am legally responsible for the payment of ___% to The Fidelis Agency on each credit line or loan amount approved, **whether I choose to accept it or not.**

Lastly, I certify that **I am the applicant, and I personally guarantee re-payment of any loans or credit lines approved.** Oral or verbal agreements do not supersede the terms of this contract.

All information submitted by me is true and accurate, and I hold The Fidelis Agency and any and all of its representatives or affiliates harmless of any misrepresentation.

I authorize The Fidelis Agency to act on my behalf and give special and limited power of attorney to represent me in this financing application process, either electronically, verbally, written or otherwise.

Printed Name

Signature

Date

Witness

Date