

# FAIR & RESPONSIBLE LENDING POLICY



## Purpose

It is LendSmart, Inc. policy to treat everyone with professionalism, courtesy and fairness. Our employees strive to offer assistance, encouragement and service in a fair, equitable and consistent manner. The success of the Policy is the responsibility of the entire company. This Policy applies across all aspects of lending operations, including advertising and marketing, loan origination, processing, underwriting, servicing, collection, and loss mitigation activities.

LendSmart, Inc. commitment to fair and responsible lending principles is demonstrated throughout the company's structure and organization, in employee accountability, through various monitoring and auditing programs, and in education and training programs it offers. LendSmart, Inc. Management is responsible for establishing policies to ensure that operations and business practices reflect our strong commitment to fair and responsible lending, and that all employees are aware of that commitment.

## Policy Statement

LendSmart, Inc. has adopted a Fair and Responsible Lending Policy (the "Policy") to promote compliance with all applicable state and federal laws ensuring fair lending and equal access to credit, including but not limited to the federal Equal Credit Opportunity Act ("ECOA"), the Federal Reserve Board's Regulation B (which implements ECOA) and directives issued by the Consumer Financial Protection Bureau (CFPB) and the Federal Trade Commission (FTC). The Policy is also adopted to prevent unlawful discriminatory practices in relation to its lending activities.

LendSmart, Inc. will not discriminate with respect to any aspect of a credit decision on the basis of race, color, religion, national origin, sex, marital status, disability, age (provided that an applicant has the capacity to enter into a binding contract), receipt of income from any public assistance program, sexual orientation, the good faith exercise of any rights under the federal Consumer Credit Protection Act, or the good faith exercise of rights under any state law allowing or recognizing Registered Domestic Partnerships, Civil Unions, or other such similar unions or partnerships regardless of the title assigned to them. LendSmart, Inc. is fully committed to the principle that all decisions related to the granting or servicing of credit should be made with consideration of safe and sound business practices. LendSmart, Inc. takes appropriate steps to ensure that this Policy is applied consistently and continuously through all aspects of its credit operations, including product design, marketing and advertising, loan application, underwriting, pricing collection, servicing, and loss mitigation activities.

If you believe that you have been subject to discrimination or you have any other concerns regarding LendSmart, Inc. , you may send your complaint to:

LendSmart, Inc.  
1855 West Katella Avenue #325  
Orange, Ca 92867  
877-591-2792

**Better Business Bureau**  
bbb.org

**Consumer Financial Protection Bureau (CFPB)**  
consumerfinance.gov/complaint/  
1500 Pennsylvania Avenue NW  
Washington, DC 20220

**Federal Trade Commission (FTC)**  
ftccomplaintassistant.gov