RATEHOPPER LLC

Wisconsin Consumer Installment Loan Application

Complete all applicable fields. An asterisk marks information needed to identify and contact you.

Loan request

Amount requested ($)

Requested term (months)

Application date

Specific personal, family, or household purpose

This application is for a fixed-rate, closed-end consumer installment loan. Any interest rate, payment amount, fees, and final terms will be provided separately if credit is offered.

Credit requested

☐ Individual credit

☐ Joint credit with a co-applicant

For joint credit, both applicants must complete and sign this application. The co-applicant must personally indicate an intent to apply for joint credit on page 4.

Applicant information

Full legal name *

Date of birth (MM/DD/YYYY)

Social Security number or ITIN

Phone *

Email address

Street address *

City *

State and ZIP code *

Previous address if current address is less than 2 years

Housing

☐ Own ☐ Rent ☐ Other

Monthly rent or mortgage payment ($)

Years at current address

RATEHOPPER LLC

Wisconsin Consumer Installment Loan Application

Applicant finances and supporting information

Applicant employment and income

Employer or income source

Occupation or position

Employer phone

Time at this job or source

Gross monthly employment income ($)

Other monthly income to consider ($)

You do not have to disclose alimony, child support, or separate maintenance income unless you want RateHopper to consider it in deciding your application.

Source of other income you want considered

Applicant obligations and available funds

Total monthly debt payments other than housing ($)

Monthly support or maintenance paid ($)

Approximate cash and deposit balances ($)

Other assets available for repayment ($)

List any monthly obligations that may not appear on a credit report, including loans from individuals and recurring court-ordered payments. Do not include a second applicant's income unless that person is applying jointly or a lawful basis for considering it applies.

Other obligations and monthly amounts

Information to help verify the application

Income evidence available (pay stubs, benefit letter, tax return, etc.)

RateHopper may request identity and income records through a secure channel. Do not send a completed application containing a Social Security number by ordinary email or text.

Applicant remarks

Additional details about income, obligations, or requested loan

RATEHOPPER LLC

Wisconsin Consumer Installment Loan Application

Complete this page only if two people are applying jointly.

Co-applicant information

Full legal name

Date of birth (MM/DD/YYYY)

Social Security number or ITIN

Phone

Email address

Street address

City

State and ZIP code

Employer or income source

Occupation or position

Gross monthly employment income ($)

Other monthly income to consider ($)

You do not have to disclose alimony, child support, or separate maintenance income unless you want RateHopper to consider it in deciding your application.

Source of other income you want considered

Monthly housing payment if different from applicant ($)

Other monthly debt payments ($)

Wisconsin marital property information

Each Wisconsin applicant: Select one status. Under Regulation B, unmarried includes single, divorced, and widowed. This information helps RateHopper administer Wisconsin marital property requirements.

☐ Applicant: Married ☐ Unmarried ☐ Separated

☐ Co-applicant: Married ☐ Unmarried ☐ Separated

Applicant non-applicant spouse name, if applicable

Spouse mailing address, if different

A spouse does not become a co-applicant merely because this section is completed. RateHopper must separately assess any notice due to a non-applicant spouse before a payment is due.

RATEHOPPER LLC

Wisconsin Consumer Installment Loan Application

Read the notices and sign. Each joint applicant signs separately.

Wisconsin marital property notice

No provision of a marital property agreement, a unilateral statement under Wisconsin Statutes section 766.59, or a court decree under Wisconsin Statutes section 766.70 adversely affects the interest of RateHopper LLC unless, before credit is granted, RateHopper is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision when the obligation is incurred.

Certification and credit report authorization

I certify that the information I provided is true and complete to the best of my knowledge. I authorize RateHopper LLC to verify information in this application and to obtain consumer reports about me from consumer reporting agencies to evaluate this application and, if credit is granted, for account review, servicing, collection, and other purposes permitted by law. I understand that submitting this application does not guarantee approval or establish the final loan terms.

I authorize RateHopper to contact employers, income sources, and other references identified in this application to verify information relevant to my request. Any separate authorization required for bank or payroll data, automatic payments, electronic delivery, or electronic signatures will be requested separately.

Applicant signatures

☐ I intend to apply for joint credit with the named co-applicant.

Applicant signature	Date

☐ I intend to apply for joint credit with the named applicant.

Co-applicant signature, if joint credit	Date

Typed names in the signature fields are for completion of this draft form. Use a separate electronic signature process or handwritten signatures to capture enforceable signatures and an audit record.

RateHopper internal use

Application ID	Date received	Received by

Keep applications and decision notices according to applicable record retention rules. If credit is declined or the application is incomplete, use the appropriate separate notice; this application is not an adverse action notice.