Authorization to Route Application to Payment Providers

You understand that by clicking "Continue," Terrace Finance Corp ("us," "we," or "our," "Terrace") will route your application to the assigned payment provider for evaluation.

You also understand that by clicking "Continue", any of our subsidiaries, affiliates, partners and/or contractors that are part of our platform may pull your credit report through a hard inquiry if necessary for their credit decision, which may affect your credit score.

Additionally, you understand that by clicking "Continue", you are authorizing and giving written instructions to us and to any of our subsidiaries, affiliates, partners and/or contractors that are part of our platform, to obtain information from your personal and business (if applicable) credit profile or other relevant information, subject to the Fair Credit Reporting Act.

NOTICE TO CALIFORNIA CUSTOMERS: A married applicant may apply for a separate account.

NOTICE TO OHIO CUSTOMERS: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

NOTICE TO NEW YORK CUSTOMERS: In connection with your application for credit, a consumer report may be obtained which contains information on your creditworthiness, credit standing, credit capacity and general reputation. If you request, you will be informed whether a consumer report was obtained and if so, you will be given the name and address of the consumer reporting agency which furnished the report. If your application is granted, subsequent consumer reports may be obtained in connection with any update, extension, or renewal of credit.

NOTICE TO RHODE ISLAND CUSTOMERS: Consumer reports may be requested in connection with this application.

NOTICE TO VERMONT CUSTOMERS: If an account is created, you authorize the obtaining of credit reports for purposes of reviewing or taking collection action on the account or for other legitimate purposes associated with the account.

NOTICE TO WISCONSIN CUSTOMERS: The interest of the creditor will not be adversely affected by a provision of marital property agreement, a unilateral statement under Wisconsin Statutes 766.59 or a court decree under Wisconsin Statutes 766.70, unless you furnish a copy of such agreement, statement, or decree to the creditor, or the creditor has actual knowledge of such provision before credit is granted.

You acknowledge you are fully aware that it is solely the decision of the payment provider to decide whether to provide you with an offer for credit or decline your application. If you are declined, you hereby authorize us to route your application to other payment providers for evaluation without notifying you. Additionally, you hereby acknowledge that you have fully understood and accepted that we are not a payment provider, but merely a gateway for payment providers or third parties to offer products and services, in accordance with our Terms of Service and Privacy Policy.