Authorization to Soft Credit Inquiry

You understand that by clicking "Continue", you are providing written instructions to Terrace Finance Corp (“us”, “we”, “our”, “Terrace”) under the FCRA authorizing Terrace to obtain information from your personal credit report from one of the three bureaus. You authorize Terrace to obtain such information solely to conduct a pre-qualification for credit. This will be a soft inquiry that will not 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 hereby acknowledge that you have fully read, understood, and accepted TerraceFinance.com Privacy Policy and Terms of Service.

You also acknowledge you are fully aware of the fact that we are not a payment provider, and as such we use your credit and other financial information to evaluate your data and determine your eligibility for submission to payment providers and other service providers on our platforms.