Loan Disclosures:

We do not charge any fee or cost to submit a loan request on <u>www.jgwentworth.com</u>. The actual loan rate depends on the loan amount and term requested, as well as your credit score, usage and history. If you are offered a loan, you will have the opportunity to review the final offer made by lender or lending partner, and to accept the loan agreement made directly between you and the lender or lending partner. The lenders and lending partners we work with may charge an origination fee for facilitating the loan to you. For example, on a \$10,000 loan with a 5% origination fee, you will incur a \$500 origination fee and receive \$9,500 upon successful issuance of your loan. Rate, terms and fees will be based on your individual credit history and underwritten by the lender and not by Even Financial, Inc. / JG Wentworth ("Even", "Even Financial", "JG Wentworth", "we", "us", "our")

Please note, our lenders', lending partners' or other financial related partners' privacy policy and security practices may differ from JG Wentworth standards. JG Wentworth assumes no responsibility, nor does it control, endorse or guarantee any aspect of your use of the linked site. All rates, fees, and terms are presented without guarantee and are subject to change pursuant to each provider's discretion and may not be available in all states or for all types of loans. There is no guarantee you will be approved or qualify for the advertised rates, fees, or terms presented. This website does not include all lending companies or all available lending offers that may be available to you. Certain products and services may not be available in all U.S. States. We may also share, with your consent, your information with or show you offers for other financial related services such as debt relief, debt settlement, credit repair or credit monitoring. All our financial partners may contact you by call, text or email.

Representative Example: If you borrow \$5,000 on a 36 month repayment term and at a 10% APR, the monthly repayment will be \$161.34. Total repayment will be \$5,808.24. Total interest paid will be \$808.24.

Annual Percentage Rate (APR) Disclosure: The Annual Percentage Rate is the rate at which your loan accrues interest. It is based upon the amount of your loan, the cost of the loan, term of the loan, repayment amounts and timing of payments and payoff. By law, the lender or lending partner must show you the APR before you enter into the loan. States have laws that may limit the APR that the lender or lending partner can charge you. Rates will vary based on your credit worthiness, loan size, amongst other variables, with the lowest rates available to customers with excellent credit. Minimum and maximum loan amounts and APRs may vary according to state law and lender or lending partner. We recommend that you read the lender's and/or lending partner's personal terms and conditions in full before proceeding for any loan.

Requirements, discounts, credit, debt solutions, settlements or other terms and conditions will vary by financial provider. We recommend that you read the financial partner's personal terms and conditions, as well as any disclosures, in full before proceeding for any loan.

Please note that any type of secured loan is tied to a financial asset that you already own and will be used as collateral to pay your loan should you not be able to pay. In some cases, a lender may keep a lien on the collateral until the loan is fully repaid.

Even Financial, Inc. is the technology platform powering financial services online. Even's API enables its partners to connect their users with real-time decisions and personalized offers and rates from premium financial services providers. Even Financial offices are located at 50 West 23rd Street, Suite 700, New York, NY 10010, Telephone number: (800) 614-7505. This site is directed at, and made available to, persons in the continental U.S., Alaska and Hawaii only.