

*(The information in this document is provided to you in accordance with the Fair Credit Reporting Act (FCRA) 15 U.S.C § 1681 or the equivalent in jurisdictions other than the United States of America.)*

## **Participant Data Disclosure and Consent: Data Collection and Procurement of Consumer Reports and Investigative Reports**

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This document is issued related to and your consent and authorization is requested in support of your or a directly related commercial entity's or trust's ("Related Entity") request for enrollment as a "Participating Lender" with UFT Commercial Finance, LLC as qualification for any subsequent purchase of one or more types of Master Credit Participation Certificate™, or "CPC™" products (the "**Transaction**").

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UFT Commercial Finance, LLC ("**UFT Commercial**") or its designated agent may in reliance hereon (i) conduct initial background investigations concerning you and your Related Entity in connection with the Transaction, and (ii) monitor an on-going basis you and your Related Entity with regard to your continued good standing and qualification to engage in the Transaction for as long as you remain affiliated with such Related Entity AND you or the Related Entity (a) remain an enrolled Participating Lender with UFT Commercial, or (b) hold in your or the Related Entity's name any CPC acquired in reliance upon your enrollment as a Participating Lender.

Background investigations may include both the compilation of consumer reports as well as investigative reports. Initial background investigations as well as information obtained from any on-going monitoring constitute Participant Data. The information will be used with respect to the above referenced Transaction to evaluate:

1. As to Participant Data, the suitability of you or your Related Entity to continue to perform its duties or obligations as a Participating Lender under any Master Participation Agreement (and any related Supplement) based upon representations made as part of the Participating Lender qualification process.
2. As to Participant Data of Key Persons, the suitability of key individuals associated with your Related Entity to continue to meet their professional, financial and legal commitments, as well as their continued compliance with applicable international, national, and local laws or regulations related to their activities, affiliations, or sources of funds.

In the United States of America, the report ordered is authorized by you as the "consumer" in the United States of America by the Fair Credit Reporting Act (FCRA), specifically 15 U.S.C. § 1681b as a consumer report:

- under § 604(a)(2) in accordance with your written instructions, the party to whom it relates; and
- under § 604(a)(3)(E) to a person (Euclidian Trust as UFT Commercial's designated agent) which the consumer reporting agency has reason to believe intends to use the information, as a potential investor or servicer, or current insurer, in connection with a valuation of, or an assessment of the credit or prepayment risks associated with, an existing credit obligation; and
- under § 604(a)(3)(F) to a person (Euclidian Trust as UFT Commercial's designated agent) has a legitimate business need for the information (i) in connection with a business transaction that is initiated by the consumer; or (ii) to review an account to determine whether the consumer continues to meet the terms of the account.

If your participation will extend across international borders, additional compliance disclosures will be provided and related authorizations requested.

**This report will not be used in conjunction with employment.** It is conducted in accordance with applicable United States of America federal and state laws, including the FCRA.

If there is any adverse information obtained resultant from actions taken in reliance upon this authorization and consent, this information will be provided to you as permitted under applicable laws for your review and remediation, as appropriate. Please contact UFT Commercial at [compliance@uftcf.com](mailto:compliance@uftcf.com) or 2121 Waukegan Road, Ste 100, Bannockburn, IL 60015 or +1(847)260-3394.

A consumer report is a compilation of information that might affect your or your Related Entity's eligibility for enrollment as a Participating Lender and eligibility to acquire any CPC™. The scope of the report may include information concerning your driving record, civil and criminal court records, credit, drug screening results, worker's compensation record, education, credentials, identity, past addresses, social security number, previous employment and personal references.

An investigative report may include an analysis of the consumer report as well as independently obtained information, such as information collected from social media outlets, news reports, other publicly available information, and personal interviews concerning your character, general reputation, personal characteristics, and lifestyle.

Should UFT Commercial or its agent rely upon a consumer report resulting in an adverse action, you will be provided with a copy of the consumer report and any relevant items from the investigative report as well as a summary of your rights. An adverse action is any negative decision related to the Transaction.

**Nothing contained herein should be so construed or interpreted as to suggest that UFT Commercial or any of its affiliates has or is engaging in any transaction with you, individually, in your capacity as a "consumer".** This Participant Data Disclosure and Consent is being issued expressly in support of the Transaction being undertaken by and between UFT Commercial and you or a Related Entity with which you are affiliated.

Any information obtained in reliance upon this authorization and consent will be maintained as confidential to UFT Commercial, its affiliates and agents that have a "need to know", but may be utilized in the compilation of aggregated data analytics and profiles in which individual identifying details and particulars related to you or any Related Entity will be obfuscated or anonymized, as appropriate.

**I, with full personal authority and in my professional capacity as \_\_\_\_\_ of \_\_\_\_\_, have reviewed the information in this document, understand it, and provide my authorization and consent to UFT Commercial or its designated agent, Euclidian Trust, to take the actions described above as of this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.**

\_\_\_\_\_  
(Signature)

**Notarized:**

**Name:** \_\_\_\_\_

**Legal Name of Affiliated Business:** \_\_\_\_\_

**Business Address:** \_\_\_\_\_

**Business Telephone:** \_\_\_\_\_

**Business Email:** \_\_\_\_\_