



AUTHORIZATION TO OBTAIN REPORTS/VERIFICATIONS

The undersigned certifies that the statement set forth herein and in any accompanying documents are true and factual to the undersigned's best knowledge. The undersigned hereby authorizes OnY Glo, Inc. to obtain verification of the information it may deem necessary about the applicant its principals, and its employees from any source including any investor, government agency or authority, credit bureau or reporting agency, MI Company, LexisNexis/MIDEX or any other person or entity.

Additionally, the undersigned and company ("We") represent and warrant that the information provided is complete and accurate in all respects. We understand that this application is made for the purpose of inducing OnY Glo, Inc. to approve our business relationship with OnY Glo, Inc. We authorize OnY Glo, Inc. to make such investigation of our financial condition and representations contained in the application. We understand that this application shall remain confidential property of OnY Glo, Inc. for all purposes. If the information from the report is utilized in whole or in part in making an adverse decision with regard to your application, before making the adverse decision, information on how to receive a copy of the consumer report and a description in writing of your rights under the law will be provided to you.

Please be advised that you have the right to request in writing, within a reasonable time, that we make a complete and accurate disclosure of the nature and scope of the information requested. Such disclosure will be made to you within five (5) days of the date on which we receive the request from you.

All disclosure requests must be in writing and submitted to:

ATTN: NDCL, OnY Glo, Inc., 6 Hutton Centre Drive, Suite 1030, Santa Ana, CA 92707

The Federal Equal Credit Opportunity Act requires that all creditors make credit equally available to all creditworthy customers without regards to sex, marital status, race, color, religion, national origin, age, the fact that all or part of the applicant's income is derived from a public assistance program, or the fact that this applicant has in good faith exercised any right under the Consumer Credit Protection Act or applicable state law.

Further, Applicant understands that the Company performs quality control reviews of the loans that the Applicant submits to the Company for registration, review, underwriting, funding, and/or purchase. Applicant understands and hereby consents to the release of information about any loan application that is believed to contain misrepresentation and/or irregularities. Applicant hereby releases and agrees to hold harmless the Company, MARI, all MIDEX subscribers, and any trade associations that endorse the MIDEX system from any and all liability for damages, losses, costs, and expenses that may arise from the reporting or use of any information submitted to and by the Company or any other MIDEX subscriber to MARI, recorded in the MIDEX system, and used in any way by the Company or any other MIDEX subscriber.

By signing below, you hereby authorize OnY Glo, Inc. and/or third-party vendor to obtain any and all information concerning application.

Authorized Signer Name: _____

Authorized Signer Title: _____

Authorized Signer's Signature: _____