

ClarityPay Program Services, LLC North Dakota Money Brokerage Contract

ClarityPay's Platform includes functionality that may facilitate efforts by consumers that are residents of the State of North Dakota to obtain loans from Program Lenders to finance their purchase of goods or services from Merchants ("ND Brokerage services"). ClarityPay does not charge consumers a fee for ND Brokerage services. By electronically agreeing to these Terms and Conditions, you acknowledge that this is a written contract between you and ClarityPay regarding its provision of ND Brokerage services.

ClarityPay will process your application for credit and submit it to your Program Lender and communicate the results of the Program Lender's underwriting decision to you. ClarityPay will not charge you any commissions or fees for this service, and you do not owe ClarityPay any fees regardless of whether the loan is not closed. ClarityPay's obligations and this contract expire once you execute a loan with your Program Lender or, if you do not execute a loan, once ClarityPay the Program Lender's underwriting decision is communicated to you, except that ClarityPay retains the right to exercise its rights under this contract relating to actions performed during the term of this agreement.

NOTICE: MONEY BROKERS ARE LICENSED AND REGULATED BY THE DEPARTMENT OF FINANCIAL INSTITUTIONS, 2000 SCHAFFER STREET, SUITE G, BISMARCK, NORTH DAKOTA 58501-1204. THE DEPARTMENT OF FINANCIAL INSTITUTIONS HAS NOT PASSED ON THE MERITS OF THE CONTRACT AND LICENSING DOES NOT CONSTITUTE AN APPROVAL OF THE TERMS OR OF THE BROKER'S ABILITY TO ARRANGE ANY LOAN. COMPLAINTS REGARDING THE SERVICES OF MONEY BROKERS SHOULD BE DIRECTED TO THE DEPARTMENT OF FINANCIAL INSTITUTIONS.