

DISCLOSURE REGARDING BACKGROUND INVESTIGATION

_____, or any of its subsidiaries may obtain information about you from a consumer reporting agency for employment purposes. Thus, you may be the subject of a "consumer report" conducted by a consumer reporting agency which may include information about your character, general reputation, personal characteristics, and/or mode of living and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may contain information regarding your credit history, criminal history (State and Federal records), social security verification, address trace, motor vehicle records ("driving records"), verification of your education or employment history, or other background checks. You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any report conducted by a consumer reporting agency. Please be advised NationSearch.com, LLC (NationSearch)—11184 Huron St. Suite 13; Northglenn, CO 80234; (800)-827-9550—will be the consumer reporting agency conducting the background investigation. The scope of this notice and authorization is all encompassing, however, allowing the Company to obtain from any outside organization all manners of consumer reporting now and throughout the course of your employment to the extent permitted by law. As a result, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any report conducted by a consumer reporting agency.

ACKNOWLEDGEMENT AND AUTHORIZATION

I acknowledge receipt of the DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. I hereby authorize the obtaining of "consumer reports" by the Company at any time after receipt of this authorization and throughout my employment, if applicable. I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, credit reporting agency, employer, to provide any and all background information requested by NationSearch.com, LLC—11184 Huron St. Suite 13; Northglenn, CO 80234 (800)-827-9550—another outside organization acting on behalf of the Company, and/or the Company itself. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

Notice to California Applicants: Notice to California Applicants: Under section 1786.22 of California Civil Code, you have the right to request from NationSearch, upon proper identification, the nature and substance of all information in files pertaining to you, including the sources of information, and recipients of any reports on you, which NationSearch has previously furnished within the two-year period preceding your request. You may view the file maintained on you by contacting NationSearch during normal business hours. You may also obtain a copy of this report(s) upon submitting proper identification. Upon making a written request, you may receive a summary of your report.
New York applicants or employees only: You have the right to inspect and receive a copy of any report conducted by a consumer reporting agency and requested by the Company by contacting the consumer reporting agency identified above directly.
Notice to Maine Applicants: Under Chapter 210 Section 1314 of Maine revised Statutes, you have the right, upon request, to be informed within 5 business days of such a request to whether or not a consumer report was requested. If such report was obtained, you may contact the consumer reporting agency, NationSearch, and request a copy of the report(s) compiled.
Minnesota and Oklahoma applicants or employees only: Please check this box if you would like to receive a copy of a consumer report if one is obtained by the Company

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|--|---|--|
| Last Name: <i>Pickett</i> | First Name: <i>Sharon</i> | Middle Name: <i>Denise</i> |
| Other Names Used: | SSN: <i>421-90-5230</i> | Date of Birth: <i>02/04/60</i> (For Employment Purposes Only) |
| Motor Vehicle Number & State of Issue: (Driver's License Number) <i>P230-7846-0635</i> | Current Address: <i>2643 Flossmoor Rd # 201 Flossmoor, IL 60422</i> | |

Signature: *Sharon D. Pickett* Date: *12-10-15*

Please initial this box in affirmation that you have been advised of your rights as it pertains to this consumer report, and are aware of the consumer reporting agency conducting the background investigation:

SDP



BACKGROUND AGREEMENT

TEMPORARY WORKFORCE

In order to be considered for assignment at LenderLive, you must complete a LenderLive authorized background and drug screen. Along with the Background Release form, please complete the questions below.

INSTRUCTIONS: Please answer EVERY question ACCURATELY, TRUTHFULLY and COMPLETELY. No action can be taken on this addendum until all questions are answered. Use blank paper if you do not have enough room on this form. Please print all answers except for your signature. In reading and answering the following questions, be aware that none of the questions are intended to imply illegal preferences or discrimination based upon non-job related information.

| | YES | NO |
|---|--------------------------|-------------------------------------|
| Have you ever been charged, convicted, plead guilty, and/or no contest to any felony? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| If "yes", please explain: | | |
| | | |
| <i>(Answering yes does not disqualify you for assignment, however LenderLive reserves the right to hire based on its established policies in order to comply with regulations in the financial and mortgage industry)</i> | | |

EMPLOYMENT HISTORY

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|---|---|
| Name of Employer <i>International Financial Group</i> | Job Title <i>Mortgage Review Specialist</i> |
| Job Duties: <i>Review Mortgage Loans for accuracy prior to funding</i> | Dates of Employment: From: <i>03/01/15</i> To: <i>08/01/15</i> |
| Street Address <i>123 S. Wacker Dr. Chicago, IL 60606</i> | Pay: Start \$ <i>20.00</i> per hour Final \$ <i>20.00</i> per hour |
| City, State, Zip Code <i>Chicago, IL 60606</i> | Supervisor(s): <i>Alicia Harris / Margaret O'Brien</i> |
| Supervisor(s) E-mail: <i>aliciaharris@ifgpr.com</i> | Supervisor(s) Telephone Number: <i>773-717-5426</i> |
| Reason for Leaving: <i>Temporary Assignment</i> | |

LenderLive Network, Inc. is an Equal Opportunity Employer. We do not discriminate on the basis of race, color, religion, national origin, sex, age, disability, genetic information or any other status protected by law or regulation. It is our intention that all qualified applicants be given equal opportunity and that selection decisions are based on job-related factors.



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|---|---|
| Name of Employer <i>Guaranteed Rate</i> | Job Title <i>Mortgage Underwriter</i> |
| Job Duties: <i>Review loans and make final decision.</i> | Dates of Employment: From: <i>07/2013</i> To: <i>10/2014</i> |
| Street Address <i>3940 N. Ravenswood Ave</i> | Pay: Start \$ <i>50,000</i> per year Final \$ <i>62,500</i> per year |
| City, State, Zip Code <i>Chicago, IL 60613</i> | Supervisor(s): <i>Angela Evers</i> |
| Supervisor(s) E-mail: | Supervisor(s) Telephone Number: <i>866.934.7283</i> |
| Reason for Leaving: <i>Lay off (Lack of work)</i> | |

| | |
|---|---|
| Name of Employer <i>RMC (Private Bank)</i> | Job Title <i>Senior Loan Processor</i> |
| Job Duties: <i>Review loan after document are gather - submit to be decision</i> | Dates of Employment: From: <i>03/2013</i> To: <i>07/2013</i> |
| Street Address <i>#7126 W. 117th St or (920 Curtiss Downers Grove)</i> | Pay: Start \$ <i>23.00</i> per hour Final \$ <i>23.00</i> per hour |
| City, State, Zip Code <i>*Worth, IL 60482</i> | Supervisor(s): <i>Mary Paula</i> |
| Supervisor(s) E-mail: <i>mpaula@rmcstaffing.com</i> | Supervisor(s) Telephone Number: <i>630-969-0690</i> |
| Reason for Leaving: <i>Temporary Assignment</i> | |

I certify that all information provided in this addendum is true and complete. I understand that any false information or omission may disqualify me from further consideration for employment and may result in my dismissal at a later date.

I authorize the investigation of any or all statements contained in this addendum. I also, authorize, whether listed or not, any person, school, current employer, past employers, and organizations to provide relevant information and opinions that may be useful in making a hiring decision. I release such persons and organizations from any legal liability in making such statements.



Your Partner in the Mortgage Industry

I understand that the employer may request an investigative consumer report from a consumer reporting agency. This report may include information as to my character, reputation, personal characteristics, and mode of living obtained from interviews with neighbors, friends, former employers, schools and others. I understand I have a right to make a written request within a reasonable time for the disclosure of the name and address of the consumer reporting agency so that I may obtain a complete disclosure of the nature and scope of the investigation. It is further understood that, Motor Vehicle Reports and other background checks with state or federal agencies may be conducted. As LenderLive is both a state licensed financial institution and its employees have access to personal and non-public information as well as confidential company information, the company must therefore ensure that all employees exhibit integrity and financial responsibility. As such it is understood that a credit report will be required. Furthermore, I understand that I may be required to provide a written explanation of any potentially disqualifying information from the consumer report.

I have read, understand, and by my signature consent to these statements.



Applicant Signature

12-10-15

Date

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