THIRD-PARTY RESIDENTIAL LENDING LICENSE WAIVER

Lender Name: ____________________________
Address: ________________________________

RE: Property Address: ____________________

LOAN INFORMATION

<table>
<thead>
<tr>
<th>Amount:</th>
<th>Term:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest rate:</td>
<td>□ Fixed or □ Variable rate</td>
</tr>
<tr>
<td>Fee amount:</td>
<td>Prepayment penalty amount:</td>
</tr>
</tbody>
</table>

Describe any ability to repay analysis conducted, if any:

Describe why borrowers are not using traditional financing sources:

Pursuant to RCW 31.04.025(3) the Lender(s) is/are granted a waiver from the licensing provisions of the Consumer Loan Act (Act), chapter 31.04 RCW. The license waiver is granted only for the specific transaction involving the Property Address above and as described in communications from the parties.

The license waiver is applicable only to the requirement to license in order to conduct activities subject to the Act, including servicing the residential mortgage loan. The Department of Financial Institutions (Department) otherwise retains its jurisdiction over the transaction. Persons operating under a license waiver are subject to entry and examination by the Department to verify eligibility for the license waiver and to conduct examinations or investigations as permitted by the Act.

The license waiver is conditioned on the accuracy and completeness of the information provided and is valid only upon the following additional conditions:

1. If you do not provide the borrower with a compliant disclosure under Regulation Z (12 CFR 1026), you must provide the buyer with a disclosure summary of the loan’s material terms and conditions. Access the link below to print, complete, and provide the applicable disclosure to the borrower. If a section of the disclosure is not applicable, write “N/A”. You may provide the required information in your own format.

   http://dfi.wa.gov/cs/seller-financing.htm

Obtaining and complying with this license waiver from state law may not meet the requirements under the federal Truth in Lending Act as implemented by Section 1026.36 of Regulation Z (12 CFR 1026). It is your responsibility to determine applicability of that law to your transaction. We encourage you to consult with an attorney.
2. In order to foreclose you must follow the specific foreclosure process set forth in chapter 61.24 RCW or as otherwise required by Washington law.

3. The license waiver is not available for loans above the state’s usury limit of twelve percent.

ATTESTATION

I, _____________________________________________[Printed Name], declare:

1. I am not in the business of financing residential mortgage loans.

2. I have not received five Third-Party Residential Lender License Waivers from the Department of Financial Institutions prior to this one during this calendar year.

3. I have not constructed or acted as a contractor for the construction of the residence identified above in the ordinary course of my business.

I declare under penalty of perjury under the laws of the state of Washington that the foregoing is true and correct.

Dated this ___ day of ______, 202__ in___________________[City], __________[State]

____________________________________ [Signature]_______________ [Telephone Number]