

**Attachment A - Fee Payment Authorization Form**

**I. Program.** The undersigned \_\_\_\_\_ (“Contractor”) has been authorized by Made in the Shade Blinds and More (“Sponsor”) to participate in a Program (“Program”) through Regions Bank (“Bank”) pursuant to which certain customers of Contractor (“Customers”) may obtain financing (“Loans”) for the goods and services provided by Contractor. Bank will provide a secure website in connection with the Program. Contractor agrees to comply with the Terms of Use and all Bank rules and procedures applicable to the Bank’s secure website and the Program.

**II. Loan Fees.** Bank will make available to Contractor via the Bank’s secure website or other secure method the applicable fees (“Loan Fees”) payable to Bank by Contractor when Loans are funded. Approximately five (5) calendar days before the end of each month, Bank will update via the Bank’s secure website or other secure method the amount of the Loan Fee. When Loans are funded, in whole or in part, pursuant to the rules of the Program, Bank will pay to Contractor, on behalf of Customer, the amount of the Loan being funded (“Funded Amount”) minus applicable Loan Fees owed by Contractor to Bank (“Net Loan Proceeds”) by an ACH transfer to Contractor’s bank account specified below. Upon receipt of the Net Loan Proceeds from Bank, Contractor acknowledges that Customer has paid to Contractor the Funded Amount. Such Customer is a third-party beneficiary of the foregoing acknowledgement.

**III. Other Deductions.** If Contractor and Bank agree that Contractor is obligated to repay certain Net Loan Proceeds paid to Contractor under the Program (“Repayment Amount”), Bank may deduct from future Net Loan Proceeds an agreed upon percentage of such future Net Loan Proceeds (“Repayment Deduction”) until the Repayment Amount has been recouped. Upon receipt of any Net Loan Proceeds from Bank less any such Repayment Deduction, Contractor acknowledges that the applicable Customer has paid to Contractor the Funded Amount. Such Customer is a third-party beneficiary of the foregoing acknowledgement.

Please check if the information below represents a change to information previously submitted.

Bank Name \_\_\_\_\_

ABA Routing # \_\_\_\_\_  
(9 digits usually preceding your account number at the bottom of a check)

Account # \_\_\_\_\_

Account Name \_\_\_\_\_

Federal Tax ID # \_\_\_\_\_

Contractor’s Address \_\_\_\_\_

Authorized Signer Name \_\_\_\_\_  
(print)

Authorized Signer Phone \_\_\_\_\_

Signature: (x) \_\_\_\_\_

Date \_\_\_\_\_

***IMPORTANT: Please attach a copy of a blank check for the above referenced account***

Attachment B - Fair and Responsible Lending Policy Statement

**Regions Bank complies with both the letter and the spirit of fair and responsible lending laws, treating customers fairly and consistently in every phase of the lending process.**

We will make products and services, including credit products, available to prospective and existing customers without regard for characteristics such as race, color, national origin, religion, sex, marital status, or age; because part or all of the applicant's income derives from a public assistance program; or, the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act; or any other basis prohibited by law.

We will help meet the credit needs of the communities in which we operate, including low-income and moderate-income neighborhoods.

All Bank associates have a basic responsibility to serve customers equitably. They will have the tools and information to do so, completing fair and responsible lending training on an annual basis. In each line of business, fair and responsible lending controls will be in place and any gaps in controls will be addressed.

We will do what is right and help customers make informed decisions about their banking experience.

The Bank expects all contractors that offer home improvement financing to their customers to deal with all customers on a fair and consistent basis. The Bank expects contractors to comply with all laws and regulations prohibiting UDAAPs. Each contractor will ensure that all information provided to applicants and customers is complete and accurate, that all material features or service products are clearly and accurately disclosed, and that any complaints alleging discriminatory, unfair, deceptive or abusive practices are properly investigated and addressed in a timely manner.

It is the Bank's policy to comply with both the letter and spirit of fair lending laws and responsible lending practices. We expect contractors to make this commitment. It is further expected for contractors to have policies and procedures, as necessary, to ensure compliance with both the technical aspects and spirit of this Fair and Responsible Lending Policy Statement.