



StopRenting Licenses and Disclosures

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StopRenting Disclosures General. StopRenting, LLC is a Maryland limited liability company with its corporate headquarters in New Market, Maryland. Any reference in this Licenses and Disclosures to "we" or "us" or similar words shall refer to StopRenting, LLC unless otherwise indicated, all such entities referred to as "StopRenting ". Any reference in Licenses and Disclosures to "you" or "your" means the person(s) using the StopRenting Websites (as defined in the Terms of Use Agreement), and/or the good, facilities or services of StopRenting offered through alternative methods. StopRenting is a computerized loan originator for mortgage loans performing computerized loan origination services for lenders and provides other services for non-mortgage loans. StopRenting is not a lender, realtor or auto insurance company. StopRenting does not take applications, make loans or credit decisions in connection with loans, nor does StopRenting issue commitments or lock-in agreements. StopRenting is not an agent of you, any participating bank, lender, mortgage broker or loan broker (we refer to all of these as "Lenders" or "Lender") or any third-party provider ("Provider"). StopRenting's services are only administrative. You should rely on your own judgment in deciding which available product and Lender or Provider best suits your needs and financial means. You are under no obligation to use StopRenting to commence the matching and request process and StopRenting does not guarantee that completing a request will result in you being matched with a Lender or Provider, receiving an offer from a Lender or Provider, or receiving a loan or service from a Lender or Provider.

Fees. StopRenting does not charge you any fee for its services. StopRenting receives its compensation from the Lenders or Providers for the goods, facilities and services provided by StopRenting. StopRenting's compensation varies by product and service. Computerized loan origination fees paid by the Lender may be included in your rate, points or term and will be shown on your settlement statement. Although some state licensing laws treat fees paid in exchange for computerized loan origination services as mortgage broker fees or origination fees, this is not the case under federal law. See the Terms of Use Agreement for details.

Credit. Any loan request you submit is NOT an application for credit. Rather, it is a request to be matched with Lenders to receive conditional loan offers from Lenders. You may have to complete an application with a Lender before they will extend an unconditional loan offer. A Lender you select may require you to pay an application

or other fee to cover the costs of an appraisal, credit report or other items. The Lender will determine the amount of any such fee and should provide information to you regarding the refundability of any such fee.

Federal Disclosures. Any loan request will be forwarded to Lenders and these Lenders may make certain disclosures to you. These disclosures, which are required by the Truth in Lending Act (TILA), the Real Estate Settlement Procedures Act (RESPA), and certain other federal and state laws, include details of your cost of credit; good faith estimates of your settlement costs; HUD mandated booklets "Guide to Settlement Costs" and/or "When your Home is on the Line"; notices concerning the possibility that your mortgage loan servicing may be transferred; and your right to a copy of any appraisal, if any, performed on your home. The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The agency that administers compliance with this law varies by Lender depending on its lending authority, may include the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Maryland

StopRenting does not accept or solicit any fees or payments from consumers. If you submit a loan request to StopRenting and your loan request is forwarded to our participating Lenders, you may be issued a Financing Agreement by Lenders in accordance with Maryland Commercial Law Code §§ 12-125, 1013. This Financing Agreement must include: (1) the term and principal amount of your loan; (2) an explanation of the type of mortgage loan being offered; (3) the interest rate and, if the rate is subject to final determination at a future date based on some objective standard, a specific statement of those facts; (4) the points, if any, to be paid by you; and (5) the term during which the Financing Agreement remains in effect.

PURSUANT TO StopRenting's TERMS OF USE AGREEMENT AND THE CONSENT FOR ELECTRONIC DISCLOSURES, THE DISCLOSURES AND CONSENTS REQUIRED UNDER CERTAIN FEDERAL AND/OR STATE LAWS ARE DEEMED TO BE PROVIDED, RECEIVED AND AGREED TO BY YOUR USE OF THE WEBSITES (AS DEFINED IN THE TERMS OF USE AGREEMENT).

PLEASE PRINT AND RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS.