

LOAN CENTRAL

(IMPORTANT TERMS and OTHER IMPORTANT INFORMATION on the Reverse Side)

Select one or more services you are requesting by CHECKING the BOXES:

SECTION 1 Return Preparation

I elect to have Loan Central prepare my federal tax return

By choosing this option you must provide Loan Central with all material information required to complete your taxes. You must complete the "Tax Preparation Questionnaire/Application" form. After you have supplied ALL information, Loan Central can provide you with the cost of providing this service - see "Tax Preparation Fee Schedule" on reverse. If you elect the Refund Anticipation Loan option below & receive a loan, your federal tax preparation costs will be waived.

I elect to have Loan Central prepare my state return(s) for a cost of \$35.00 for each state return

You understand that if your state refund is less than \$200.00, it may be mailed directly from the state to the address listed on your return unless you provide your deposit account information below.

Deposit Bank _____ Routing # _____ Account # _____

 Checking
 Savings

I elect to have Loan Central prepare my City Tax Return, \$10.00 fee per return.

Name of City _____ (some restrictions may apply)

I elect to have Loan Central prepare my _____ School District Tax Return, \$10.00 fee per return.

SECTION 2 Electronic Filing Options (E-file) - You MUST Choose ONE an ERP is selected in Section 3 below

I elect to have Loan Central electronically file my Federal & State, if any, tax return for a cost of \$35.00

I elect to file my return electronically myself though an independent third party

If you choose this option, you must provide the following information in order to secure a RAL:

- Confirmation of electronic filing indicating the refund will be deposited in a specific "Special Purpose Deposit Account" at The Ohio Valley Bank.
- Log-in credential for website used for electronic filing
- Proof of the IRS acceptance of the e-filed return

The IRS website offers this service for FREE at <http://www.irs.gov> (search "free e-file")

SECTION 3 Electronic Refund Products (ERP) - You are NOT required to apply for any ERP

All products below require one of the electronic filing options in Section 2.

Electronic Refund Deposit (ERD) - Direct deposit into YOUR checking or savings.

Preparation fees and E-file fees must be paid by you up front at the time of filing your return(s).

Deposit Bank _____ Routing # _____ Account # _____

 Checking
 Savings

Electronic Refund Check (ERC) - All preparation fees including a \$5.00 Special Purpose Deposit Account fee each for Federal & State deposit will be deducted from your tax refund.

Refund Anticipation Loan (RAL). Check the option you are requesting (request quote for fee details)

\$2000 RAL check or the amount of my federal refund, whichever is less.

\$3000 RAL check or the amount of my federal refund, whichever is less. You MUST have received an ERP from Loan Central the prior year to qualify for this option.

Maximum RAL Amount available after combining my existing loan with my RAL.

Lesser RAL Amount than the options above, not to exceed my refund. **Requesting \$** _____

Select
One

Applying for Individual Credit - Spouse may opt out of applying for credit, see "Note Addendum/Agreement"

Applying for Joint Credit (Initials) _____ & _____



By signing below, you certify that you have made your selections for products & services that you are requesting Loan Central to perform. You have read the reverse side of this form and agree to the terms pertaining to your selections.

X _____
Taxpayer Signature

X _____
(Spouse) Taxpayer Signature (if applicable)

Address: _____

IMPORTANT TERMS

Tax Preparation Services - taxes are prepared based on information provided to Loan Central by the taxpayer. **Taxpayer agrees to hold Loan Central harmless for tax preparation errors caused by the presentment of incorrect information or the omission of information by the taxpayer.**

E-file or Electronic filing - is the process of submitting tax returns over the Internet, using tax preparation software that has been pre-approved by the IRS. Loan Central is an authorized E-file provider with the IRS. The cost for our E-file service is \$35.00. E-filing increases the speed, security, and accuracy of tax preparation services. The IRS claims to issue refunds in less than 21 days which they claim to be quicker than their mailed check option. Refund time frames are provided at www.irs.gov, "Where's My Refund" or can be found using the "IRS2Go" app on mobile devices.

Special Purpose Deposit Account (SPDA) – is a special temporary account at The Ohio Valley Bank used for the purpose of depositing your tax refund into if choosing the Electronic Refund Check option below. Once your refund has been deposited, your check for the refund (less fees) will be delivered to Loan Central and available for pick up. The cost for the SPDA is \$5.00.

Electronic Refund Deposit (ERD) – You will pay your Tax Preparation Fees and E-file Fees up front to Loan Central. Your refund(s) will be deposited into your checking or savings account. E-filing is required by one of the two methods as seen on the reverse side of this agreement.

Electronic Refund Check (ERC) - Your refund is received by The Ohio Valley Bank in the SPDA. Tax Preparation Fees, E-file Fees, and SPDA fee are deducted from your tax refund amount, and you pick up your check for the balance at Loan Central. Immediate E-filing of your return is required by one of two methods as seen on the reverse side of this agreement. This service may be requested if you prefer not to pay for your preparation services up front or if you do not have a bank account of your own to deposit your refund into.

Refund Anticipation Loan (RAL) - is a loan secured by your federal and state, if applicable, tax refund(s). If a RAL is selected and your loan is approved, your loan origination fee, credit investigation fee, E-file fee, City, District, and or state preparation fees (see Ohio Note for amounts), are deducted from the loan amount and the balance of the loan is given to you. Your refund(s) is used to pay back your RAL. Loan Central can provide a quote, if requested. Immediate E-filing of your return is required by one of two methods as seen on the reverse side of this agreement. **You must agree to the terms in your "Ohio Note" and "Note/Agreement Addendum" for this option.** If you are approved for and receive a RAL, your federal tax preparation costs & SPDA fee will be waived, E-file, city, school district, and state preparation fees, if applicable, still apply. Once your refund is received by The Ohio Valley Bank, it will be applied to your outstanding RAL, and any excess amount will be delivered to Loan Central in the form of a check for you to pick up.

OTHER IMPORTANT INFORMATION

If you apply for a RAL and your RAL is denied, you may apply for an ERC pursuant to which your federal tax refund (and your State tax refund, if applicable) will be routed to a SPDA.

If you receive an ERC, E-filing is required by one of the two methods as seen on the reverse side of this agreement. If you choose for Loan Central to E-file, the cost will be \$35.00 which will be deducted from your refund along with your preparation fee(s) and SPDA fee. If you choose to E-file through an independent third party, you must direct your refund to a specific SPDA at The Ohio Valley Bank. You authorize and direct The Ohio Valley Bank to apply your Federal and State refund(s) to the fees associated with your ERC at Loan Central. Once all fees have been collected, the remainder of your refund(s) will be issued by check that may be picked up at Loan Central. All checks under \$50 will be mailed to you at the address you provided.

Tax Preparation Fee Schedule

1040EZ	\$45	E-file	\$35
		Special Purpose Deposit Account Fed	\$5
1040 Flat Rate	\$90	Special Purpose Deposit Account State	\$5
Schedules & Forms	\$25	Each State Return	\$35
A - Itemized Deductions	\$25	Each City & Each School District Return	\$10
B - Business Income	\$25		
F - Farm Income	\$25	Bookkeeping Fees	\$35 per hour
E - Rental Income	\$30		
Form 2106	\$25	10% Military & Senior Citizen(Age 60+) Discount	
Each Additional Schedules & Forms	\$25		

LOAN CENTRAL

IMPORTANT DISCLOSURES RELATED TO AN ELECTRONIC REFUND PRODUCT PLEASE READ THESE IMPORTANT DISCLOSURES BEFORE YOU SIGN ANY ELECTRONIC REFUND PRODUCT DOCUMENTS.

If you are owed a federal tax refund, you have the right to choose how you will receive the refund. There are several options available to you. Some options cost money and some options are free. Please read about these options below.

You can file your tax return electronically or by paper and obtain your refund directly from the IRS for free. The IRS and your State taxing authority can send your refund either by check mailed directly to you through U.S. Mail, or by direct deposit to your bank/credit union account. If you do not have an existing deposit account, you may wish to visit a local financial institution for information on low cost deposit accounts that may be available. The filing options available to you to receive your refund directly from the IRS are below. These are estimates, the IRS does not guarantee any specific time period.

Filing Method	Disbursement	Estimated Availability of Funds	Tax Preparation Fees
Paper Return	IRS Issued Check	5 to 7 weeks	Paid Directly to Preparer
Paper Return	IRS Direct Deposit	5 to 7 weeks	Paid Directly to Preparer
E-File	IRS Issued Check	21 to 28 days	Paid Directly to Preparer
E-File	IRS Direct Deposit	21 days or less	Paid Directly to Preparer

You can file your tax return electronically and obtain your refund through an Electronic Refund Check (ERC). With this option, you allow your preparation fees to be deducted from your refund. Total tax preparation costs are provided to you on the ERC Acknowledgements and Directives Form. Estimated availability of funds is less than 21 days, excluding Injured Spouse Returns, IRS Form 8379.

- If you apply for an ERC, and your state refund(s) is prepared pursuant to your Application, please note that state preparation fees will be charged for each state. If received, your state tax refund(s) may be applied to your E-file, special purpose deposit account (SPDA) fee and preparation fees. Any remaining balance of your state tax refund(s) will be refunded to you by check once all fees are paid.

You can apply for a Refund Anticipation Loan (RAL). A RAL is not a tax refund, it is a loan based upon your anticipated tax refund. If you apply for and receive a RAL, you will be obligated to repay the debt even if you do not receive a tax refund or if your refund is less than expected. If you apply for & are approved for a RAL, your RAL proceeds can be disbursed immediately or up to 2 business days.

- If you apply for and receive a RAL and you are filing a tax return that includes the Earned Income Tax Credit (EITC), the costs of the RAL will be deducted from and can substantially reduce your EITC benefits. You can obtain your full EITC benefit and avoid the costs of the RAL from being deducted from your EITC benefits by not applying for a RAL.
- If you are filing a joint tax return, and wish to apply for a RAL, you may but are not required to, apply for a loan with your spouse.
- A RAL may cost substantially more than other sources of credit. As a result, you should consider whether the loan that is offered is consistent with your personal needs and financial circumstances before you apply for a RAL. If you receive a RAL from us, you will be charged a Credit Investigation Fee of \$10, an E-file Fee of \$35, optional city, school district, & state preparation service fee(s), and you will also be charged a finance charge/loan origination fee. Below is the schedule showing the finance charge & APR range below:

Total Loan Amount including all fees	Finance Charge/Loan Origination Fee	Repayment Period	Annual Percentage Rate (APR)
\$135.00 to \$514.99	\$15.00	21 days	52.14% - 217.26%
\$515.00 to \$999.99	\$30.00	21 days	53.76% - 107.51%
\$1000.00 to \$1999.99	\$100.00	21 days	91.48% - 193.12%
\$2000.00 to \$13,000.00	\$200.00	21 days	47.62% - 193.12%

- If your requested RAL is denied or you do not accept the terms of the loan, and your tax refund is received pursuant to your application/agreement, the E-file Fee of \$35 will be charged along with federal (school district, city & state, if applicable), tax return preparation fees, & SPDA Fees. You will not be charged a finance charge. The total fees are listed on your ERC Acknowledgments and Confirmations Form.
- If you apply for a RAL, and your school district, city and/or state refund(s) are prepared pursuant to your Application, please note that state preparation fees of \$35.00 will be charged for each state and \$10.00 for each city & school district preparation. If received, your state tax refund(s) may be applied to your RAL. Any remaining balance of your state tax refund(s) will be refunded to you by check once your RAL is paid in full.
- You can cancel a RAL. If you apply for and are approved for a RAL, you may cancel the loan within 3 business days of the time you received the loan check or proceeds by returning the check to us. You will then receive an ERC for the amount of your tax refund less the E-file Fee, SPDA fee, and tax return preparation fees for federal (school district, city and state, if applicable).
- Your application for a RAL may be denied if you are filing injured spouse or have outstanding unpaid federal or state taxes, delinquent child support, delinquent student loans, or other unpaid debt reported to the US Treasury that may offset your refund.

ERC and RAL authorizations: With the ERC and RAL options, you authorize and direct the IRS to have your tax refund sent to a temporary Special Purpose Deposit Account at The Ohio Valley Bank (OVB), from which they will issue you a refund less any federal and/or school district, city & state preparation fees, SPDA fees, and e-file fees paid to Loan Central or direct your refund to pay off your RAL at Loan Central.

No one can guarantee when a tax refund will be issued nor the amount. The IRS does not guarantee that it will pay the full amount of the anticipated tax refund nor a specific date that a tax refund will be received by mail, deposited to your bank account, or delivered to OVB, whether or not you use our services. The use of our services will not provide a speedier payment of your refund than you can obtain for yourself through electronic filing the direct deposit to your own bank or credit union account.

Your RAL or ERC may be applied to any delinquent unpaid outstanding debt with Loan Central that you may have. You should determine whether you have any such outstanding delinquent unpaid debt before signing the application. You may ask Loan Central at the time of your loan request if you have any such debt. By signing the application, you are authorizing OVB to deduct from your refund any amounts necessary to repay such outstanding delinquent debt.

Once your tax return is filed, you may visit www.irs.gov and click on "Where's My Refund" or use the IRS2Go app on your mobile device to learn information about the processing of your refund.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

In an effort to protect you and our country, the USA Patriot Act was signed into law. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a new account. As such, we ask for your name, address, date of birth, and other information that will allow us to identify you. We may ask for a driver's license or other identifying documents.

Taxpayer Signature

Date

Taxpayer Signature

Date

CONSENT & AUTHORIZATION FORM

AUTHORIZATION FOR RELEASE OF INFORMATION (SUBSTITUTE FMS FORM 13) – You authorize the Bureau of Fiscal Services, its employees, agents, and contractors to disclose to Loan Central any and all information related to a debt owed by me to the United States Government, to a State, or any debt enforced by a State, including child support obligations, and/or any payments made or due to me by a Federal or State agency, and/or any tax return information disclosed to the Bureau of Fiscal Service by the Internal Revenue Service in order to collect debt through the levy process under 26 U.S.C. § 6331(h), and to conduct tax refund offset under 26 U.S.C. § 6402. Tax return information is defined in 26 U.S.C. § 6103(b). Information includes, but is not limited to, correspondence and other information related to my debt(s) or payment(s), including my tax refund payment(s). You acknowledge that neither the Bureau of Fiscal Service nor Loan Central are required to inform me of disclosures made under this authorization. This authorization will be valid for six months from the date of the signing of this agreement, unless revoked by me in writing and the revocation is received and processed by FMS at this address, Supervisor, TOP Call Center, PO Box 1686, Birmingham, AL 35201-1686, with a copy also sent to Loan Central at 2145 Eastern Ave, Suite E, Gallipolis, OH 45631. A photocopy, scanned image, or facsimile copy of this authorization has the same force and effect as the original. You hereby grant Loan Central, through the foregoing Authorization for Release of Information, authority to use any and all written, electronic, and/or telephonic means to gather information related to any compliance matters and/or debts on record with the Department of Treasury. Loan Central has no duty and you have no expectation that Loan Central will provide you with the results of its communication with the IRS and/or Department of Treasury.

POWER OF ATTORNEY – You hereby authorize Loan Central to perform acts that you can perform with respect to your tax returns. You hereby grant Loan Central, through this Power of Attorney, authority to use any and all written, electronic, and/or telephone means to gather information directly from the U.S. Department of Treasury or other sources, related to any compliance matters and/or debts on record with the Department of Treasury or any other agency with authority to offset your anticipated tax refund. Loan Central has no duty and you have no expectation that Loan Central will provide you with the results of its communication with the IRS and/or Department of Treasury. You further grant Loan Central the authority to check the status of your refund, if delayed, or for any other reason, using any of the foregoing means.

CONSENT TO USE OF TAX RETURN INFORMATION - Federal law requires this consent form be provided to you. Unless authorized by law, we cannot disclose your tax return information to third parties for purposes other than the preparation and filing of your tax return without your consent. If you consent to the disclosure of your tax return information, Federal law may not protect your tax return information from further use or distribution.

You are not required to complete this form to engage our tax return preparation services. If we obtain your signature(s) on this form by conditioning our tax return preparation services on your consent, your consent will not be valid. If you agree to the disclosure of your tax return information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature.

For your convenience, we have entered into an arrangement with The Ohio Valley Bank to offer Electronic Refund Products. The purpose of this consent is to allow us to disclose your tax return information to The Ohio Valley Bank per your request.

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at complaints@tigta.treas.gov.

By signing below, you authorize us to use the information you provide to us during the preparation of your 2018 tax return to determine whether to offer you an opportunity to apply for an Electronic Refund Product.

AUTHORIZATION TO RECEIVE EMAIL AND TEXT MESSAGES - Loan Central offers, as an additional convenience to you, the ability to receive messages for various updates or reminders on your account and promotional offers.

CHECK BOX(ES) BELOW:

You **authorize** Loan Central, by signing below, to contact you through Text Messaging and/or Email to the cell phone number(s) and your email address(es) you provided on your Tax Preparation Questionnaire/Loan Application. You further understand that this is not a requirement to enter into an agreement as a condition of applying for a loan, any Tax Refund Product, or requesting your Tax Preparation to be completed by Loan Central. Text messaging rates may apply from your wireless phone provider and these charges are not the responsibility of Loan Central. If you no longer wish to receive messages via Text Messaging or Email, please provide written notice to Loan Central at 2145 Eastern Avenue, Suite E, Gallipolis, OH 45631.

You further authorize Loan Central to email your tax returns and all applicable disclosures to you.

You **do not authorize** Loan Central, by signing below, to contact you through Text Messaging and/or Email.

SIGNATURES: By signing your name below, you represent that everything you have stated in this agreement is true and correct, you represent that you have read and understand each of the consents herein, including but not limited to the AUTHORIZATION FOR RELEASE OF INFORMATION and the POWER OF ATTORNEY and that you agree to each of these consents. You acknowledge that you have received a copy of this agreement.

Print Name

X _____
Taxpayer signature

Date

Print Name

X _____
Taxpayer signature

Date

LOAN CENTRAL

NOTE ADDENDUM/AGREEMENT

By signing this Note Addendum/Agreement below and an Ohio Note, you have requested a Refund Anticipation Loan (RAL) against your federal tax refund (and state tax refund, if applicable) with Loan Central (LC). You authorize LC to direct the IRS and/or state tax authority to deposit your federal and/or state refund(s) into a non-interest bearing temporary Special Purpose Deposit Account (SPDA) that will be established through The Ohio Valley Bank (OVB) for the purpose of offering electronic refund products. You will not be permitted to make any deposits to, or withdrawals from, or close the temporary SPDA. If you choose to E-file your return through LC, the cost for this service is \$35. The E-file fee is optional **under the conditions in the Product Election Form**. Once your federal and/or state tax refund(s) are received, they will immediately be credited to the temporary SPDA for such amounts. You authorize and direct OVB to deduct from such amounts the total amount owed on your RAL, including any Finance Charge/Loan Origination Fee, Credit Investigation Fee, and any delinquent debt amount you owe to LC, and the aggregate amount of the following fees and charges, if applicable, specified on your Ohio Note: City, School District, and/or State Preparation Fees, Federal Preparation Fees, SPDA service fees, and E-file fees. The amounts deducted will be paid by OVB to LC. After paying these deductions, refund amounts in excess of your payoff on your loan, if any, will be delivered to LC. LC will notify you when your check is available for pick up with proper identification. If we are unable to make contact with you and your check has not been picked up, your check will be mailed to the address listed on your application, unless otherwise specified. All refund checks less than \$50 will be mailed to you. LC has agreed to waive your federal preparation fees & the SPDA service fees if you have been approved for and obtained a RAL.

By signing this Addendum/Agreement, you agree that your state refund(s), if received, may be applied to your RAL. Any remaining balance of your state tax refund(s) will be refunded to you by check once your RAL is paid in full.

By signing this Addendum/Agreement, you promise to pay LC in accordance with the terms in your Ohio Note. You understand that you will be legally liable for the debt should OVB not receive your federal (and state tax refund(s), if applicable) from the IRS or if your federal and/or state tax refund(s) are insufficient to repay the debt. Payment of your loan is due ON DEMAND or, if earlier, when OVB receives your income tax refund from the IRS. LC will notify you promptly if the amount of your tax refund deposited to the temporary SPDA is less than the amount of your outstanding RAL. You agree that you are fully responsible for payment under this Loan Agreement. You will be in default if you do not pay LC the full amount of your RAL within seven (7) days after request for payment has been made by LC. You agree that LC's acceptance of partial payments or late payments shall not be a waiver of your obligation to pay the full amount of your RAL when due, including all fees and charges associated therewith. If LC receives payment after the maturity date of your loan, you understand that late fees may be charged. You understand that various types of legal action may be taken to collect the debt of your account. (i.e., lawsuit, wage attachment, collection agency, etc.) If more than one person has applied for a RAL and executed this Addendum/Agreement and Ohio Note, you agree that each such person shall be individually liable for paying the full amount of the RAL to LC.

By signing this Addendum/Agreement and Ohio Note, you understand that LC cannot guarantee the amount of your tax refund, if any, or the date on which it may be received. You authorize LC to provide OVB and your Tax Preparer information regarding the status of your account and to perform any actions they deem necessary to verify the accuracy of information contained in your RAL Application, including but not limited to, performing credit checks through any nationally recognized credit agency. You authorize LC to inquire of the IRS (and State Tax Authority, if applicable) as to the status of your tax refund(s) and to receive from or supply to the IRS information to expedite the issuance of your refund(s). You also authorize LC to inquire with the United States Treasury Offset Program Call Center to determine whether your tax refund may be offset.

If your requested RAL application is denied, you may apply for an Electronic Refund Check (ERC) pursuant to which your federal tax refund (and state tax refund(s), if applicable) will be routed to the temporary SPDA at OVB and disbursed in accordance with the terms of this Addendum/Agreement and Ohio Note. If you receive an ERC, you will be charged, and you agree to pay (i) an E-file Fee of \$35, (ii) a State Preparation Fee of \$35 for each state tax return & \$10 Each for your City & School District, Return, if any, that you have requested LC to prepare on your behalf, and (iii) a SPDA Service Fee of \$5 for each deposit, (iv) a Federal Preparation Fee in any amount consistent with the Tax Preparation Fees listed on the reverse side of this page. In addition, if you receive an ERC, by signing below, you authorize and direct OVB to deduct from your tax refund(s), and to pay to LC, each of the fees specified in the prior sentence.

If your return was prepared by LC, it was prepared based solely on the information provided by you, and you are responsible for any incomplete or inaccurate information provide therein. You absolve and will hold LC harmless from any liability should you fail to deliver accurate information about yourself and all information you provide for the purpose of preparing your tax return.

By signing this Addendum/Agreement and Ohio Note, you agree that LC may assign, sell or transfer its ownership of your RAL and all or part of its rights arising under this addendum, your RAL application, and your loan agreement, in whole or in part, to a third party or to an affiliate. You also agree that OVB is a third-party beneficiary of this Addendum/Agreement.

If your 2018 Federal Tax Refund check is mailed to you by the IRS instead of being deposited into the temporary SPDA: you agree to bring the check to LC within 3 days of receiving the check for the purpose of paying your outstanding RAL or ERC product with LC pursuant to this Agreement/Addendum and/or (i) your Ohio Note or (ii) your ERC Acknowledgements and Confirmations agreement.

APPLICANT CERTIFICATION: By signing this Addendum/Agreement, you hereby certify that you do not have any unpaid federal or state taxes, are not subject to any tax liens from prior tax years, have not previously filed a federal (or state, if applicable) income tax return for tax year 2018, do not owe any delinquent child support or alimony payments, do not owe any delinquent student loans, VA loans or other federally guaranteed loans or any other unpaid US Treasury debt, do not have a petition currently filed, nor do you anticipate filing a petition, under any state or federal bankruptcy or insolvency laws, and that you have not paid any estimated tax. You further certify that you have filed all prior year returns that were required by the IRS and that all of your information in this Addendum/Agreement is true and correct. **Finally, you certify that you have received a copy of this Addendum/Agreement and that you have carefully read and considered all of the provisions of this Addendum/Agreement.**

ATTENTION JOINT TAXPAYERS – SPOUSAL OPT-OUT: If you are filing a joint tax return, you may, but are not required to, apply for a RAL with your spouse. If you do not want to apply for a Loan with your spouse, please check the box below.

If checked here, I _____, by signing below, state that I am NOT applying for a Refund Anticipation Loan (RAL) and will NOT be liable for repayment of the loan, but by signing below release, pledge and grant to LC a security interest in the Anticipated Tax Refund to be paid to me by the Internal Revenue Service (IRS) (and State Tax Authority, if applicable). In addition, I am signing below as a Taxpayer only and I agree that I have read and considered all the provisions of this Addendum/Agreement.

By signing this Addendum/Agreement, you grant LC a security interest in the tax refund that is anticipated to be paid to you by the IRS (and State Tax Authority, if applicable) for the 2018 tax year. If for any reason any part of your anticipated tax refund is disallowed or offset by the IRS (or State Tax Authority, if applicable) or the US Treasury, you agree to promptly repay to LC your RAL or ERC product fees which include E-file, SPDA Service Fees, Federal State, City, and School District tax preparation fees, if applicable.

X _____ X _____
Taxpayer/Borrower Date Taxpayer/Borrower Date

LOAN CENTRAL

Tax Preparation Questionnaire/Loan Application

Joint Taxpayers or Married Filing Separate

Section 1 - COMPLETED BY LOAN CENTRAL	# W2s	# 1099s	#1098s	#1095s	#Other
--	-------	---------	--------	--------	--------

FC TAX, If NC, how did you hear about Loan Central? _____

Name and address of person that referred you? _____

YES NO Can we email your tax returns to you rather than give you a printed copy? Email _____@_____.com

YES NO Do you have W-2 forms from **ALL employers** you worked for last year?

YES NO Is there another parent (other than you two) for any of the dependents you are claiming? (Dependent Questionnaire required)

YES NO Is there another adult living in your home that is not filing a tax return? If yes, who? _____

YES NO Did you or your spouse receive **unemployment compensation** last year? (1099G form required)

YES NO Are you Self Employed or have Farm Income, or were you issued a 1099 in 2018? (additional application required)

YES NO Did you or your dependents attend college OR pay college expenses/interest in 2018? (Education Credit Form/1098T)

Section 2 - PERSONAL INFORMATION

YES NO Are you or your spouse currently serving in the military on Active Duty?

Marital Status on 12/31/18: Single Married, When _____ Separated, When _____ Divorced, When _____ Widowed, When _____

Primary Taxpayer First _____ MI _____ Last _____ Phone(_____) _____

SS Number _____ - _____ - _____ Date of Birth ____/____/____ Mother's Maiden Name _____

Spouse's Full Name First _____ MI _____ Last _____ Phone(_____) _____

SS Number _____ - _____ - _____ Date of Birth ____/____/____ Mother's Maiden Name _____

Mailing Address _____ Physical Address _____
(If Different- Cannot be a PO Box)

City _____ State _____ Zip _____ Second Email Address _____

Section 3 - DEPENDENT INFORMATION FOR WHOM YOU ARE CLAIMING If not claiming other dependents, skip Section 3

List ALL dependents* that you and/or your spouse have legal custody.

*To be **your dependent**, a person must be either your qualifying child or your qualifying relative. A person may be your qualifying child if they:

- Are your biological child, stepchild, foster child, brother, sister, stepbrother, stepsister, or a descendant of them. ● Lived with you for more than half of the year.
- Did not provide more than half of his/her own support for the year. ● Was under 19 on 12/31/18 (under 24 if full time student or permanently and totally disabled).

Dependents Name, Excludes taxpayers above	Social Security Card Number	Date of Birth	Live with you in 2018	How many months in 2018 (1 to 12)	Relationship (son, daughter, parent foster child, niece, nephew, etc.)
First MI Last					
Do NOT list yourself	- -	/ /	<input type="checkbox"/> No <input type="checkbox"/> Yes	# Months _____	
	- -	/ /	<input type="checkbox"/> No <input type="checkbox"/> Yes	# Months _____	
	- -	/ /	<input type="checkbox"/> No <input type="checkbox"/> Yes	# Months _____	
	- -	/ /	<input type="checkbox"/> No <input type="checkbox"/> Yes	# Months _____	
	- -	/ /	<input type="checkbox"/> No <input type="checkbox"/> Yes	# Months _____	
	- -	/ /	<input type="checkbox"/> No <input type="checkbox"/> Yes	# Months _____	

YES NO Did your dependants live with someone other than you at anytime in 2018? If yes, which dependant(s)? _____
Who did they live with? _____, Address _____

Relationship _____, How many months in 2018 did they live with them _____. From ____/____/____ to ____/____/____

YES NO Are any of your dependents permanently & totally disabled? Who? _____ (Provide Proof of Disability)

YES NO Dependent 19yrs or older? If yes, were they a full time student in 2018? YES NO School Name? _____

YES NO Do you have any children you are not claiming on this tax return? If yes, why? _____

YES NO Can anyone else try to claim any of the dependents listed (i.e., other parent, grandparent? If yes, who _____

YES NO Paid Alimony or Daycare Expenses? If yes, amount paid \$ _____ to whom: _____

Address _____ SS/EIN _____

Section 4 - EMPLOYER INFORMATION

YES NO I am an educator and am eligible to take the Educator's Expense Deduction? Amount \$ _____ (\$250 max per person)

Taxpayer's current Job/Employer? _____ How Long? _____

If YOU have been employed less than one year, please list all other employers in 2018 and dates employed there:

1) _____ From: _____ To: _____ 3) _____ From: _____ To: _____
2) _____ From: _____ To: _____ 4) _____ From: _____ To: _____

Spouse's current Job/Employer? _____ How Long? _____

If YOU (Spouse) have been employed less than one year, please list all other employers in 2018 and dates employed there:

1) _____ From: _____ To: _____ 3) _____ From: _____ To: _____
2) _____ From: _____ To: _____ 4) _____ From: _____ To: _____

Section 5 - OTHER INCOME INFORMATION

List Monthly Amounts Received in 2018

Monthly Foodstamp Amt \$ _____ HUD per month \$ _____ VA \$ _____ Rental Income \$ _____
for # _____ months in 2018 Child Support \$ _____ SSI \$ _____ Social Security \$ _____
Daycare Asst. \$ _____ Other Income \$ _____ Alimony \$ _____ Workers Comp \$ _____

Section 6 - ADDITIONAL TAX INFORMATION

- YES NO Did you file income taxes the past THREE YEARS? If no, which year & why? _____
- YES NO Did you receive an IRS Income Tax Refund last year? If yes, was it reduced? YES NO If yes, why? _____
- YES NO In the past 3 years, has your return been delayed, reduced or kept by the IRS? Which year(s)? _____
- YES NO Is there a prior year in the past that you didn't file a tax return and should have? _____
- YES NO Audited by the IRS at any time in the past THREE Years? If yes, which year(s)? _____
- YES NO Owe the IRS, State, Department of Agriculture, Department of Defense, USDA or other federally guaranteed loans? _____
- YES NO Filed for a bankruptcy petition in the last seven years? If Yes, discharge date: _____

- YES NO Contribute any money to a 401K, IRA or other retirement savings account? If yes, amt contributed \$ _____
- YES NO Did you pay Mortgage Interest? If yes, provide Form 1098 indicating mortgage interest amount.
- YES NO Are you obligated to repay the First Time Homebuyers Credit? If yes, amount to repay? \$ _____

- YES NO Withdrew any money from a 401K/retirement acct in years 2016, 2017, or 2018? If yes, amt withdrawn? _____
- YES NO Did you earn any interest or dividend income? If yes, how much? \$ _____
- YES NO Did you have gambling winnings in 2018? If yes, how much (W-2G) \$ _____

- YES NO Legally responsible to pay child support? If yes, name(s) of children? _____
What County _____ Are you past due ANY amount? YES NO If yes, amount past due \$ _____
- YES NO Owe Student Loans, If yes, are any past due? YES NO Total balance owed \$ _____

Section 7 - Required - THREE REFERENCES NOT LIVING WITH YOU (Complete for RAL or ERC only)

Relationship (one relative required)

Name	Full Address	Phone	(i.e. aunt, mother, son, friend, etc.)

Section 8 - STATE PREPARATION (Complete ONLY if you requested State Preparation)

YES NO Did you live in the same state ALL of 2018?
Name of County you live in? _____ State _____ from ____/____/2018 to ____/____/2018
Name of School District? _____ State _____ from ____/____/2018 to ____/____/2018

AUTHORIZATION/APPLICANT(S) CERTIFICATION

I certify that everything I have stated in this questionnaire/application is accurate & correct. I agree I will not hold Loan Central liable for any misstatements or omissions I may have made. You may keep this questionnaire/application whether or not my Electronic Refund Product (ERP) is approved. By signing below, I authorize you to check my credit, if applying for an ERP.

Taxpayer/Applicant Signature _____ Date _____ Taxpayer/Applicant Signature _____ Date _____

Any person who, with intent to defraud or knowing that he is facilitating a fraud against Loan Central, submits an application containing a false or deceptive statement is guilty of fraud which is a Federal crime punishable by fine or imprisonment, or both.

Health Care Questionnaire

2018 Tax Year

Medical Insurance All Year - means you have medical insurance thru your employer, Medicare, Medicaid/medical card, or you pay an insurance company directly.


No Medical Insurance in 2018 - means your and/or your dependents did NOT have any medical insurance coverage at all during 2018.

Health Insurance Marketplace - means you enrolled thru ObamaCare's Health Insurance Marketplace and pay a premium for the medical coverage.

Medical Insurance Exemption - means you applied for and were granted full or partial exemption.

Insurance Part Year - means you had coverage from any of the above for part of the year. Please circle the months you or your dependents were NOT insured.

**List ALL dependents on your
2018 tax return including
yourself**



Check Box below that applies
Medical Insurance ALL Year
No Medical Insurance in 2018
Health Insurance Marketplace
Medical Insurance Exemption
Insurance Part Year

Your Name				
Spouse (if any)				
Other dependent				
Other dependent				
Other dependent				
Other dependent				
Other dependent				
Other dependent				
Other dependent				
Other dependent				

or
or
or
or
or
or
or
or
or
or
or

Circle Any Months NOT insured in 2018

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

You certify that you have answered the above questionnaire truthfully and to the best of your ability for the purpose of preparing your tax return. You understand that if audited by the IRS, you may have to provide proof of insurance.

Taxpayer Signature

Date _____

Joint Taxpayer Signature

Date _____