

Microf Lease to Own Application

In order to qualify for the Microf program, you must be one of the home owners and have an active bank account. Please complete the application below. Submit via email to info@microf.com or fax your application to (229) 878-4865. If you have any questions, please call Microf at (855) 642-7631.

Contractor Information	Homeowner Property Information
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Contractor Name _____	Street Address _____
Total Job Price _____	City _____
Capitalized Cost Reduction _____	State _____
Adjusted Job Price _____	Zip Code _____

Bank Account Information

Checking ABA Routing Number _____
Checking Account Number _____

System Information (Dealer needs to complete this section)
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System Tonnage (check one): | 1.5 | 2.0 | 2.5 | 3.0 | 3.5 | 4.0 | 5.0

System Type (check one):

<input type="checkbox"/> A/C Only - A/C Outdoor Unit Replacement <input type="checkbox"/> A/C System—A/C, Evap Coil or Fan Coil, Aux Heat and TSTAT <input type="checkbox"/> Gas Furnace System – A/C, Evap Coil, Furnace <input type="checkbox"/> Heat Pump Small Package Product (Mobile Home unit) <input type="checkbox"/> Gas Furnace Only	<input type="checkbox"/> A/C or Gas Small Package Product (Mobile Home Unit) <input type="checkbox"/> A/C only <input type="checkbox"/> Gas or Oil Boiler <input type="checkbox"/> Heat Pump System – H/P, Fan Coil, Aux Heat and TSTAT <input type="checkbox"/> Heat Pump Only – H/P Outdoor unit replacement
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Is a second system being installed? Yes No

System 2 Tonnage (check one): | 1.5 | 2.0 | 2.5 | 3.0 | 3.5 | 4.0 | 5.0

System 2 Type (check one):

<input type="checkbox"/> A/C Only - A/C Outdoor Unit Replacement <input type="checkbox"/> A/C System—A/C, Evap Coil or Fan Coil, Aux Heat and TSTAT <input type="checkbox"/> Gas Furnace System – A/C, Evap Coil, Furnace <input type="checkbox"/> Heat Pump Small Package Product (Mobile Home unit) <input type="checkbox"/> Gas Furnace Only	<input type="checkbox"/> A/C or Gas Small Package Product (Mobile Home Unit) <input type="checkbox"/> A/C only <input type="checkbox"/> Gas or Oil Boiler <input type="checkbox"/> Heat Pump System – H/P, Fan Coil, Aux Heat and TSTAT <input type="checkbox"/> Heat Pump Only – H/P Outdoor unit replacement
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Applicant's Information	Co-applicant's information
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First Name _____	Relationship to Applicant _____
Middle Name _____	First Name _____
Last Name _____	Middle Name _____
Home Phone _____	Last Name _____
Cell Phone _____	Home Phone _____
Email Address _____	Cell Phone _____
Social Security Number _____	Email Address _____
Birthdate _____	Social Security Number _____
Employer _____	Birthdate _____
Work Phone _____	Employer _____
Monthly Net Income _____	Work Phone _____
Drivers License State _____	Monthly Net Income _____
Drivers License Number _____	Drivers License State _____
	Drivers License Number _____

Attachments

Please attach proof of income for applicant and co-applicant

Please provide a copy of a pay stub, bank statement or award letter current within 30 days. W2's, employment letter and deposit slips are not acceptable for proof of income.

Signature(s)

I have read and understand these statements. I acknowledge receipt and acceptance of the Microf Privacy Statement and FCRA Consent form (see attached).

Applicant (print) _____	Applicant _____
	Date _____
Co-Applicant (print) _____	Co-Applicant _____
	Date _____

PRIVACY STATEMENT

This printed Privacy Statement describes how Microf, LLC (“Microf”, “we”, “our”, or “us”) collects, uses, discloses, and otherwise manages information submitted through microf.com by you, or by a third party on your behalf (the “Service”).

Please note that if you access our website on the Internet, the Online Privacy Statement posted on the site at the time of your visit will apply to our data practices with respect to information you submit at that time.

Collection of Information

We collect information provided directly to us through the Service, such as when a visitor signs up or applies for one of our products or services.

The types of information we may collect include personal information. “Personal information” is information that can be used to identify you (whether alone or in combination) and may include your:

- Name, e-mail address, home address, and telephone number;
- Credit card, bank account and billing information;
- Account, credit and billing information and history;
- Property insurance information and history; or
- Social Security Number or Social Insurance Number.

We and our service providers may also automatically collect information about visits to our Service, including the pages viewed, links clicked, and other actions taken in connection with the Service. We may collect certain information from the browser/device/hardware used to access our Service, such as the Internet Protocol address, browser/device/hardware type, unique device identifiers, operating system characteristics, language, access times, the referring Uniform Resource Locator (URL), and the next URL visited after our Service. This information is gathered using certain tools and methods including logs, cookies, web beacons, scripts, and other tracking technologies.

How We Use Personal Information

Microf may use your information for any purposes not inconsistent with our statements under this Privacy Statement or prohibited by applicable law, including, without limitation, to:

- Process your applications with us, process your transactions with us and maintain your account;
- Develop, enhance, market or provide products and services (including for credit checks);
- Respond to your comments, questions, and requests and provide customer service;
- Send you notices, updates, security alerts, information regarding changes to our policies, and support and administrative messages;
- Send communications to you such as information about products, services, and offers and provide news and information we think will be of interest to you available from Microf or its affiliates (for information about how to manage these communications, please see the **Your Communication Preferences** section below);
- Monitor and analyse trends, usage and activities;
- Enforce our contract(s);
- Prevent fraud and other prohibited or illegal activities;
- Meet legal and regulatory requirements;
- Carry out any purpose as disclosed to you at the point of collection;
- Any other purpose, with your consent.

How We Share Information

We may share your personal information with our agents, vendors, consultants, and other service providers to carry out work on our behalf. These third party service providers are prohibited from using your personal information for any purpose other than to provide this assistance, and they must provide protections to your personal information that are no less protective than those set out in this

Privacy Statement. Microf is not liable for the acts or omissions of these third party service providers except to the extent required by applicable law. We may also share information about you as follows:

- With our subsidiaries and affiliates for internal business purposes, such as to provide you with product(s) or service(s) you request or to make our business or that of our corporate affiliates more responsive to your needs;
- In connection with law enforcement, fraud prevention, or other legal action; as required by law or regulation; or if Microf reasonably believes it is necessary to protect Microf or its affiliates, its customers, or the public;
- With business partners, including (i) financial service providers, such as our lenders or a credit bureau, for the purpose of managing our lender's risk, (ii) non-financial companies, such as direct marketers, that help Microf or its affiliates analyze and/or improve our communication or relationship with you, and (iii) leased equipment dealers and installers;
- With government entities to determine your eligibility for particular product(s) or service(s).
- If your Rental-Purchase Agreement is transferred or assigned or in connection with a sale of our business or its assets; and
- With our business partners, affiliates and other third parties for purposes of sending their own marketing unless you are a California customer and you opt out of this type of sharing.

How You Can Access Your Information

Microf wants to help you keep your personal information that we have on file accurate. To review, verify or correct your personal information, please contact our customer service department by calling us at 1-(855)-642-7631 or by emailing info@microf.com.

Microf may not be able to provide you with access to your personal information where such refusal is permitted or required by applicable law or regulatory requirements. Microf will inform you of the reasons why access has been denied, subject to any legal or regulatory restrictions.

Your Communication Preferences

You can opt out of receiving certain promotional communications (e-mails) from us at any time by following the instructions as provided in e-mails to click on the unsubscribe link or by sending an e-mail to us at info@microf.com with the word UNSUBSCRIBE in the subject field of the e-mail. Please note that your opt out is limited to the e-mail address used and will not affect subsequent subscriptions or non-promotional communications, including calls, such as such as administrative and service announcements.

In addition, you can opt out of our sharing of credit information with our affiliates for their own business purposes or our sharing of your personal information with our affiliates or business partners for marketing purposes at any time by sending an e-mail to us at info@microf.com or calling us at 1-(855)-642-7631.

In some circumstances, a change in or withdrawal of consent may limit our ability to provide products or services to, or acquire products or services from, you. Any change in, or withdrawal of, consent will be subject to legal or contractual restrictions and reasonable notice. Because some marketing communications are developed in advance, you may sometimes receive solicitations after we receive a change in your consent to provide you with communications.

Your California Privacy Rights

California law permits customers in California to request certain details about how their information is shared with third parties and, in some cases, affiliates, for those third parties' and affiliates' own direct marketing purposes.

We may from time to time, where permitted by law, elect to share certain information about you collected by us on the Service with third parties for those third parties' direct marketing purposes.

If you are a California resident, you may opt out of such sharing by contacting us at info@microf.com or sending a letter to P. O. Box 70085, Albany, GA 31708 (Attention: Chief Administrative Officer). Any such request must

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include "California Privacy Rights Request" in the first line of the description and include your name, street address, city, state, and ZIP code. Please note that we are only required to respond to one request per customer each year, and we are not required to respond to requests made by means other than through this e-mail address or mail address.

Safeguarding Information

We use a variety of technological, physical and organizational protections and procedures to help protect your information from unauthorized access, use, or disclosure, such as encryption, passwords, physical security, limiting access to personal information and limiting the use of Social Security numbers. While we take reasonable measures to protect your information, Microf cannot ensure or warrant that the information we collect or private communications you transmit to us will always remain secure, and you do so at your own risk.

If a password is used to help protect your accounts and information, it is your responsibility to keep your password confidential. Do not share this information with anyone. If you are sharing a device with anyone you should always log out before leaving our Service to protect access to your information from subsequent users.

Your information may be stored and processed in Canada, the United States or any other country in which Microf or its corporate affiliates, subsidiaries or agents maintain facilities, and by using Microf's Service, you consent to any such transfer, processing, and storage of information outside of your country.

In accordance with the Driver's Protection Act and similar state statutes, any access by us to any department of motor vehicles records in any state would be limited to verification of data and information provided by you in your applications with us or in the rental-purchase agreements.

Contacting Us

If you would like to contact us for any reason regarding our privacy practices, you may call us at 1-(855)-642-7631 or e-mail us at info@microf.com.

This document was last updated on August 8, 2016

FCRA CONSENT STATEMENT

I promise that the information I have provided on this form is correct. I acknowledge that this order may be rejected if any information provided is found to be false.

Consent to Sharing of Nonpublic Personal Information and Obtaining Consumer Reports; and to Contact Customer

A. Definitions

1. "Nonpublic Personal Information" means personally identifiable information (i) provided by a consumer to Microf; (ii) resulting from any transaction with the consumer or any service performed for the consumer; or (iii) otherwise obtained by Microf. Nonpublic Personal Information may include eligibility information as that term is defined under applicable law. Nonpublic Personal Information does not include publicly available information. However, Nonpublic Personal Information includes any list, description, or other grouping of consumers (and publicly available information pertaining to them) that is derived using any nonpublic personal information other than publicly available information; but does not include any list, description, or other grouping of consumers (and publicly available information pertaining to them) that is derived without using any nonpublic personal information.

- *For the purpose of this Consent, I understand that Nonpublic Personal Information includes, but is not limited to, my name, contact information, social security number or tax ID, account balances, income, balance sheets, personal financial statements, tax returns, bank/brokerage statements, other firms with which I do business, account numbers, registrations/titles, lists of positions and other financial information, the fact that I am a customer of any bank or other firm, the identification of such specific bank(s) or company(ies), fees, and revenues to Microf LLC.*

2. "Consumer Report" means any written, oral, or other communication of any information bearing on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing the consumer's eligibility for credit or insurance to be used primarily for personal, family, or household purposes; employment purposes; or any other purpose authorized under 15 U.S.C. § 1681b, including for Microf LLC's legitimate business needs.

- *For the purpose of this Consent, I understand that a Consumer Report includes, but is not limited to, information about my credit and individual characteristics obtained from a third-party (such as a credit report obtained from Experian TransUnion, or Equifax). A Consumer Report does not include any information regarding my transactions with Microf LLC, or Microf LLC's experiences with me, although that information may constitute Nonpublic Personal Information as described above.*

B. Rights Under the Fair Credit Reporting Act

I acknowledge that Microf is hereby providing me with a copy of "Summary of Your Rights Under the Fair Credit Reporting Act" as issued by the Federal Trade Commission, available at <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>. I understand that I can find more information about the federal Fair Credit Reporting Act at <http://www.ftc.gov/credit>.

C. Consent

I hereby authorize the use of my Nonpublic Personal Information for purposes of processing the Application. I further hereby consent to complete verification of all information I have provided, including but not limited to Nonpublic Personal Information. You may contact any person or company listed above and I fully release all parties from liability for any damage that may result.

By signing below, I further consent to Microf LLC sharing and receiving my personal information, including but not limited to Nonpublic Personal Information and Consumer Reports about me, and request that Microf LLC share and receive such information, with and from any and all third party

credit reporting agencies in order to investigate my credit for purposes of deciding to approve or reject the Application. I hereby authorize and instruct all credit reporting agencies to provide Microf LLC and its designated agents and representatives with such credit reports and other Consumer Report information.

I certify that Microf has provided me with a copy of a "Summary of Your Rights Under the Fair Credit Reporting Act" as issued by the Federal Trade Commission, which summarizes my rights under the federal Fair Credit Reporting Act.

I further acknowledge and agree that I received and read a copy of Microf's Privacy Statement prior to execution of the Application, and I hereby agree and consent to the collection, use, sharing and other processing of my information, including nonpublic personal information, in the manner set forth in Microf's Privacy Statement.

In addition, I am interested in learning more about the products and services offered by Microf LLC, and I authorize and request that Microf LLC contact me for the purpose of offering products and services by telephone at the number(s) listed in the Application, including wireless telephone numbers. I further consent, in order for Microf LLC to service my account or to collect any amounts I may owe, that Microf LLC may contact me by telephone at any of the telephone numbers listed in the Application or otherwise associated with my account, including wireless telephone numbers. Methods of contact may include using pre-recorded/artificial voice messages and/or use of an automatic dialing device, as applicable. I also agree that Microf LLC may also contact me for any of the foregoing purposes by sending text messages or e-mails, using any telephone number or e-mail address that I provide to Microf LLC in the Application. I understand that calls and text messages to my wireless telephone numbers may result in charges to me.

By my (whether one or more applicants) signature below, I also agree to allow Microf LLC employees to contact the persons and/or companies named above as credit references to verify my information and to assist Microf LLC in its collection efforts if I fail to renew the rental agreement or return the merchandise to Microf LLC on time. I confirm that I have obtained the consent of these persons and/or companies for Microf LLC to contact them at any telephone number that I have provided to Microf LLC, including wireless telephone numbers, which could result in charges to them. Methods of contact may include using pre-recorded/artificial voice messages and/or use of an automatic dialing device, as applicable.

For the avoidance of doubt, to the extent that I previously requested that Microf LLC not contact me, I hereby revoke that previous opt-out request.

I further understand that this Consent will remain in effect until I revoke or modify it by contacting Microf LLC at info@microf.com or at 855.642.7631.

I understand that Microf LLC will maintain this consent or a true and correct copy thereof, and that I am entitled to a copy of this consent upon request.

I understand that I may want to make a copy of this consent for my records.

Dated: _____

Signature

Signature

Signature