

ADDENDUM to **UNIVERSAL LENDER-DEALER AGREEMENT** **Implementing FACT Act Acknowledgement**

This Addendum modifies the “Universal Lender-Dealer Agreement” entered into between:
_____ **(the Dealer), and** _____ **(the Bank).**

The Dealer and Bank acknowledge and agree that this Addendum is incorporated into and made a part of the Universal Lender-Dealer Agreement, the terms and provisions of which, except as expressly modified in this Addendum, are hereby affirmed and agreed to by the Dealer and the Bank and remain in full force and effect.

It is agreed between the parties to the Universal Lender-Dealer Agreement and this Addendum that, notwithstanding anything to the contrary contained in the Universal Lender-Dealer Agreement or in any other documents pertaining to the Universal Lender-Dealer Agreement, the Dealer and the Bank shall comply with all identity theft red flags and notice of address discrepancy laws, rules, and regulations applicable now and in the future. Without limiting the generality of the preceding sentence, the Dealer and the Bank agree that they will implement and maintain appropriate safeguards to protect customer’s identity information and that they will not use or disclose customer’s identity information that they receive pursuant to the terms of this Addendum to any other party, except as is reasonably necessary to fulfill the purpose for which such information was provided and as otherwise permitted by applicable law.

The provisions contained in this Addendum shall survive the termination or expiration of the Universal Lender-Dealer Agreement, by the expiration of time, by operation of law, IN WITNESS HEREOF, and intending to be bound by the terms and conditions hereof, each of the parties has caused this Addendum to be executed by its duly authorized representative as of the respective dates set forth below.

Dealer: _____

Bank: _____

Signature: _____

Signature: _____

Print Name: _____

Print Name: _____

Title/Position: _____

Title/Position: _____

Date: _____

Date: _____