Disclaimer

Equity Sales Finance, Inc. ("ESF") does not do business directly with any consumers. ESF only does business with and through other businesses, which ESF refers to as Merchants. Consumers agree to purchase a good or service from a Merchant and to pay the Merchant over time for that good or service. ESF then, in its discretion, may acquire from the Merchant, the consumer's payment promise. If ESF acquires the consumer's payment promise, the consumer then makes its payments to ESF.