

Know who is responsible

A private record of roles and evidence. A website name or directory entry is not a lending license, current approval, or proof that every role belongs to the same company.

Offer / agreement date and version

Jurisdiction relevant to the offer

Role or evidence	Name / source / question
Website operator	
Creditor named in the offer	
Funding responsibility	
Servicer / payment questions	
Official license lookup / scope	
Complaint or correction route	
Collateral clause to clarify	
Payment authorization to clarify	

1. Match

Use the exact entity name.

2. Date

Separate old and current records.

3. Scope

Check product and jurisdiction.

Unresolved difference and the responsible party to ask

Do not record an account number or paste sensitive agreement text. A historic certificate is evidence for its stated period only. General reference: CFPB closed-end disclosure guidance and the site licensing page.