

## Consent for Electronic Disclosures Electronic Signatures in Global and National Commerce Act.

**Introduction:** You are submitting a request for a loan pre-qualification, a loan application or form through us (a "Request"). We can only give you the benefits of our service by conducting our business through the Internet. In order to do this, we need you to consent to our giving you certain disclosures electronically. This document informs you of your rights when receiving legally required disclosures, notices and information ("Disclosures") from us and the lenders to whom your Request is submitted. By completing and submitting a Request through us, you acknowledge receipt of this document and consent to the electronic delivery of such Disclosures.

**Electronic Communications:** Any Disclosures related to your Request will be provided to you electronically through our technology provider, 700 Credit, Inc. However, if you wish to obtain a paper copy of any of the Disclosures, you may write to 700 Credit, Inc., 2233 W. 190th Street, Torrance, CA 90504 with the details of your request. Paper copies will be provided to you at no charge.

**Consenting to Do Business Electronically:** Before you decide to do business electronically with us, you should consider whether you have the required hardware and software capabilities described in this document.

**Scope of Consent:** Your consent to receive Disclosures and to do business electronically, and our agreement to do so, only applies to this Request. You will receive Disclosures from our technology provider 700 Credit, Inc., and you may also receive Disclosures and other communications from our participating Lenders. After your Request is transmitted to one or more of our participating Lenders, and after you decide to continue to pursue your Request, then you and the Lender should discuss how subsequent Disclosures will be delivered.

**Hardware and Software Requirements:** To access and retain the Disclosures electronically, you will need to use the following computer software and hardware: Internet Explorer 4.0 or above, Netscape Navigator 4.0 or above or equivalent software; and hardware capable of running this software.

**Withdrawing Consent:** Because we will provide the Disclosures to you instantaneously, you will not be able to withdraw your consent to do business electronically with us. However, you may withdraw your consent to do business electronically with our participating Lenders at no cost to you. You may do so by contacting the Lender at the mailing address, e-mail address or telephone number they provide with their offer. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Disclosures will not be affected.

**Changes to Your Contact Information:** You should keep us informed of any change in your electronic or mailing address. You may contact Customer Care by telephone at 866-273-3848 regarding any such changes.

**YOUR ABILITY TO ACCESS DISCLOSURES. BY COMPLETING AND SUBMITTING YOUR REQUEST, YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE ELECTRONIC DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE.**

CONSENT. BY COMPLETING AND SUBMITTING YOUR REQUEST, YOU CONSENT TO HAVING ALL DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM AND TO DOING BUSINESS WITH US ELECTRONICALLY.