

CONSENT TO ELECTRONIC COMMUNICATIONS:

You must consent to transact business with **Easy Auto** through electronic communications in order for us to process your application for vehicle financing. The following terms and conditions govern electronic communications in connection with your application for credit and any communications regarding your account with us (the "Consent").

By clicking the box to agree to this Consent, you are confirming that you have agreed to the terms and conditions of the Consent and that you have downloaded or printed a copy of this Consent for your records.

You agree that:

1. Any disclosure, notice, record or other type of information that is provided to you in connection with your transaction with us, including but not limited to, the Sales Agreement, this Consent, the Truth in Lending disclosures, any payment authorization, the Privacy Notice, change-in-terms notices, fee and transaction information, statements, notices of adverse action, and transaction information (collectively, "Communications"), may be sent to you electronically by posting the information at our website, www.EasyAutoOnline.com, or by sending it to you by email from us or any vendor/servicer contracted through us at any time.
2. We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so.
3. You may obtain a copy of any Communication by contacting us at CustomerService@EasyAutoOnline.com or by calling us at 423-559-1196. You may withdraw your consent to ongoing electronic communications in the same manner and ask that Communications be sent to you in paper or non-electronic form. We reserve the right to charge you a fee for such paper copies.
4. You agree to provide us with your current email address for notices, which, unless notified otherwise, we assume is the email address you have provided us. If your email address, telephone number(s), or residence address changes, you must send us a notice of the new address/telephone number(s) by sending us an email at CustomerService@EasyAutoOnline.com, using secure messaging, at least five (5) days before the change.
5. In order to receive electronic communications in connection with this transaction, you will need a working connection to the Internet. Your browser must support the Secure Sockets Layer (SSL) protocol. SSL provides a secure channel to send and receive data over the Internet through HS encryption capabilities. Netscape 4.7+ and above, Microsoft Internet Explorer 5.01+ and above, and other web browsers support this feature. You will also need a printer connected to your computer to print disclosures/notices. We do not provide ISP services. You must have your own Internet Service Provider.
6. You agree that you are able to view and/or electronically store the information presented at this website. You also agree to print and retain a copy of this Consent for your records.
7. You acknowledge and agree that by clicking the box to agree to this Consent, you are providing your electronic signature for this document. By electronically signing this document, you are agreeing to all of its terms and conditions. You agree that your electronic signature shall have the same force and effect and shall bind you to this document in the same manner and to the same extent as a physical signature would do, in accordance with the Electronic Signature in Global and National Commerce Act (ESIGN), to the extent applicable.
8. You are free to withdraw your Consent at any time and at no charge. If at any time you wish to withdraw your Consent, you can send us your written request by mail to **Easy Auto, 1800 Mount Vernon Drive, Cleveland, TN 37311** with the details of such request. If you decide to withdraw your Consent, the legal effectiveness, validity, and enforceability of prior electronic disclosures or Communications will not be affected.