COMMUNICATIONS CONSENT DISCLOSURE

Autodialed Calls, Prerecorded/Artificial Voice & Text Messaging

Effective Date: March 3, 2026

1. Consent to Automated Communications

By providing your telephone number(s) to Omni Financial of Nevada Inc., ("Omni," "we," "us," or "our") and affirmatively checking the communications consent box, you expressly authorize and provide your prior express written consent to receive communications from Omni Financial and its service providers acting on its behalf using:

- An automatic telephone dialing system (autodialer)
- Predictive, power, or preview dialers
- Prerecorded or artificial voice messages
- SMS or MMS text messages

Communications may be delivered to:

- Cellular telephone numbers
- Residential landlines
- Any telephone number you provide to Omni now or in the future in connection with your loan application or account

2. Purpose of Communications

You agree that such communications may be made for purposes of:

- Supporting and completing your loan application
- Requesting supporting documentation (including, but not limited to, LES, pay statements, or other underwriting materials)
- Providing application status updates
- Conducting application follow-ups
- Coordinating funding eligibility review
- Account servicing communications related to your submitted application

These communications are intended to help facilitate timely review and completion of your loan application.

3. Consent Not Required as a Condition of Credit

Your consent to receive autodialed, prerecorded/artificial voice, or text message communications is **not required** as a condition to:

- Submit a loan application
- Obtain credit
- Receive loan approval
- Receive funding

You may apply for and obtain credit without providing this communications consent.

4. Revocation of Consent / Opt-Out Rights

You may revoke your consent at any time by:

- Replying **STOP** to any text message received from Omni
- Contacting Omni at 800-798-6664
- Emailing Omni at customersupport@yesomni.com
- Submitting a written request through your secure message center

Revocation requests will be processed within a reasonable timeframe in accordance with applicable law. Revocation of consent does not affect communications that are not subject to the Telephone Consumer Protection Act.

5. Message and Data Rates

Standard message and data rates may apply to text messages. Charges are billed by and payable to your mobile carrier and are your responsibility.

6. Reassigned or Changed Telephone Numbers

You agree to promptly notify Omni if:

- Your telephone number changes
- Your number is reassigned
- You are no longer the authorized subscriber or customary user of a number provided

Until Omni receives notice, we may rely on prior consent associated with the number you provided.

7. Service Providers Acting on Omni's Behalf

Omni may use third-party service providers, communication platforms, dialer vendors, or agents to place calls or send text messages on its behalf. Such parties act solely on behalf of Omni Financial in connection with your loan application and related account communications.

8. Call Monitoring and Recording

Telephone calls may be monitored and recorded for quality assurance, training, fraud prevention, and compliance purposes, as permitted by applicable law.

9. Time-of-Day & Frequency Compliance

Omni will place calls and send text messages in accordance with applicable federal and state laws governing permissible calling hours and communication frequency.

10. Electronic Signature & Agreement

Your act of checking the communications consent box and clicking “Submit Loan Application” constitutes:

- Your electronic signature
- Your prior express written consent to receive the communications described above
- Your agreement to conduct this consent electronically

You confirm that you are the authorized subscriber or customary user of the telephone number(s) you provide.