ELECTRONIC DISCLOSURES TRANSACTION CONSENT

YOU WILL RECEIVE IMPORTANT INFORMATION RELATING TO YOUR LOAN TRANSACTION ELECTRONICALLY. PLEASE READ THIS NOTICE CAREFULLY AND PRINT A COPY OF THIS NOTICE FOR YOUR RECORDS.

You have the right or option to have important disclosures made available to you in paper form. When you consent to use our electronic loan service at our website to access information, we will make available important disclosures and other information relating to your loan transaction in an electronic format rather than in paper form. Your consent to receive loan transaction information electronically covers all disclosures, notices, agreements, and other communications regarding your application or any resulting account. In addition, your consent will apply to subsequent disclosures or information that we are required or otherwise choose to provide from time to time. These include without limitation annual privacy notices, paid in full loan agreements, any late charge notices, and any electronic funds transfer confirmations. Please read this consent carefully.

Your electronic loan transaction may only be completed through our electronic loan services by certifying that you affirmatively consent to use our electronic loan service which allows us to communicate with you electronically and to provide you federal and state disclosures in electronic formats as described below.

You acknowledge that you can access information that is provided through our electronic loan service as well as this Electronic Disclosures Transaction Consent notice, by using your message center, and that your affirmative consent through submitting your loan application demonstrates such access. You understand that you may save important electronic disclosures and other information accessed through our electronic loan service at your account message center during the loan origination process and then for 45 days from the date of your loan and, at any time, any information displayed on your monitor may be printed or downloaded to a storage device for later reference. You understand that you should never download any information to a public computer's hard drive but should instead, download such information to a personal portable USB flash drive utilizing the public computer's USB port or, alternatively, ensure that you are downloading to a secure personal computer.

Withdrawal of Consent. You can withdraw your consent to receive electronic disclosures during this loan origination process before you execute the loan by logging off, leaving our site, contacting us through your message center, or by calling us at 1-855-214-6664. In such case, you will not be able to obtain a loan from us. However, you can withdraw your consent to receive subsequent disclosures or information that we are required or otherwise choose to provide from time to time by either contacting us through your message center or by calling us. Your withdrawal of consent will be effective as soon as possible, but no later than five business days after we receive a request as provided above. You will not be charged any fee for your withdrawal of consent and we will instead provide subsequent disclosures and information to you in paper form. If we fail to provide adequate notice of material changes in our hardware and/or software specifications, that can also be treated as a withdrawal of consent.

Paper Copies and Contact Information Updates. Even with your consent of electronic disclosures, you may later obtain a free paper copy and/or update your contact

information at any time by contacting us through your message center, sending an email message to customersupport@yesomni.com, or calling us at 1-855-214-6664.

Hardware and Software Requirements. To access and retain documents electronically, you must have the following hardware and software:

- A personal computer or Macintosh (including a monitor) capable of accessing the Internet and sending and receiving email and a printer capable of printing copies of website information for your records (if you desire paper records);
- Internet access;
- A computer hard drive capable of storing data or a portable USB flash drive, if you wish to store documents electronically; and
- An Internet browser that supports 128-bit encryption.
    - Internet Explorer 8 or higher;
    - Firefox version 3.6 or higher; or
    - Adobe Acrobat Reader 6 or higher

By submitting your loan application, you consent to receive electronic disclosures and other information electronically and agree to the terms of this Electronic Disclosures Transaction Consent. By submitting your loan application, you confirm that you have the required hardware and software requirements and also confirm that you are able to access and retain this Electronic Disclosures Transaction Consent.