

# Application Disclosure

Electronic Disclosure 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 (hereinafter, 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, Credit Bureau Connection, Inc. However, if you wish to obtain a paper copy of any of the Disclosures, you may send a fax to Credit Bureau Connection, Inc. at 559-226-2256 with the details of your request.

**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 Credit Bureau Connection, 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 update your information by sending a fax to 559-226-2256 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.

## Federal Notices

### **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## State Notices

Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin Residents: If you, the applicant, are married and live in a community property state, you should also provide the personal credit information on your spouse in the co-applicant section. Your spouse is not required to be a co-applicant for the credit requested unless he/she wishes to be a co-applicant.

California Residents: An applicant, if married, may apply for a separate account.

Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

New Hampshire Residents: If this is an application for balloon financing, you are entitled to receive, upon request, a written estimate of the monthly payment amount that would be required to refinance the balloon payment at the time such payment is due based on the creditor's current refinancing programs.

New Hampshire Residents: In connection with your application for credit, we may request a consumer report that contains information on your credit worthiness, credit standing, personal characteristics and general reputation. If we grant you credit, we or our servicer may order additional consumer reports in connection with any update, renewal or extension of the credit. If you ask us, we will tell you whether we obtained a consumer report, and if we did, we will tell you the name and address of the consumer reporting agency that gave us the report.

Vermont Residents: By clicking on "I Agree / Submit", you authorize us and our employees or agents to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that we may deem necessary or appropriate in evaluating your application. If your application is approved and credit is extended, you also authorize us, and our employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

Married Wisconsin Residents: Wisconsin law provides that no provision of any marital property agreement, or unilateral statement, or court order applied to marital property will adversely affect a creditor's interests unless, prior to the time that the credit is granted, the creditor is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision. If you are making this application individually and not jointly with your spouse, the full name and current address of your spouse must be properly disclosed in the co-applicant section of this application.