

**DISCLOSURE AND CONSENT TO ELECTRONIC
RECEIPT OF LOAN DISCLOSURES AND ELECTRONIC CONTRACTING
("E-SIGN CONSENT")**

You understand that in order to submit a credit application to and engage in debt resolution options, loans and related transactions with Absolute Debt Relief LLC, its Affiliate as identified in Absolute Debt Relief LLC's Privacy Notice, its Marketing Affiliate Partners, lenders in a Lending Partner's lending network, and their service providers, (collectively referred to herein as "ADR," "we," "us," or "our" unless otherwise indicated) and to view and retain a copy of the related notices, disclosures, agreements, authorizations, acknowledgements, terms and conditions, and other documents during the course of our relationship with you (collectively, "Disclosures") you must consent to receive Disclosures and engage in transactions and enter into contracts and agreements electronically.

Described below are the terms and conditions for providing Disclosures to, and transacting business with you electronically. Please read the information below carefully and thoroughly.

You acknowledge and agree that we may provide you with the Disclosures in electronic format, and that we are not required to send a paper document to you, unless and until you withdraw your consent as described below. All Disclosures that we provide to you in electronic format will be provided by (i) posting Disclosures to your online account; (ii) making Disclosures available on our website or at a different website that we may, from time to time, communicate to you; (iii) sending Disclosures to your designated email address (which may include attachments or embedded links); (iv) making Disclosures available to you during your online session; or (v) by requesting you download a PDF file containing the Disclosure.

1. SCOPE OF COMMUNICATIONS TO BE PROVIDED IN ELECTRONIC FORM.

You agree that we may deliver all Disclosures from us to you electronically. Disclosures include all communications from us to you and specifically include, but are not limited, to the following:

- a. Disclosures, agreements, notices and other information related to your Agreement and/or the opening, initiation, maintenance, operation or servicing of a Loan account that may be required by the Electronic Fund Transfer Act, Equal Credit Opportunity Act, Truth in Lending Act, the Fair Credit Reporting Act, the Telephone Consumer Protection Act or other applicable federal or state laws and regulations;
- b. Periodic, annual, monthly or other statements, disclosures and notices relating to your Agreement and/or the maintenance, operation or servicing of a Loan account including, but not limited to account information, account activity, account inactivity, payments made or due, or other statements, disclosures or notices that may be required by the Electronic Fund Transfer Act, Equal Credit Opportunity Act, Truth in Lending Act, the Fair Credit Reporting Act, the Telephone Consumer Protection Act or other applicable federal or state laws and regulations;
- c. This E-Sign Consent and any amendments thereto; and
- d. Notices or disclosures about changes to your Agreement or your Loan or payments required under your Loan or your Agreement.

e. Any other communications or Disclosures that we may provide from time to time relevant to your Loan or your Agreement.

2. GETTING PAPER COPIES.

You may request from us a paper copy of any Disclosure that we have provided or made available to you electronically without charge, provided that such request is made within a reasonable time after we first provided the Disclosure to you. To request paper copies, of any Disclosure, you must send an e-mail to support@absolutedr.com with the subject line "Paper Loan Document Request" and in the body of the e-mail you must state your e-mail address, full name, US Postal address, and telephone number. Please also specify (in the body of the email) the specific document(s) you of which you want a copy.

Requesting paper copies, as specified above, does not remove your previously provided consent to receive electronic Disclosures. To withdraw your consent to receive any future Disclosures in electronic format from us, please follow the instructions below under "Withdrawing your consent."

3. WITHDRAWING YOUR CONSENT.

You may withdraw your consent to receive Disclosures electronically from us by following the instructions below. If you have a pending loan request or application in process with us, withdrawing your consent will terminate your loan request or application and will result in the cancellation of any funds in the process of disbursement (except where prohibited by law). After your Loan has been originated and funded, you may withdraw your consent to receive any future Disclosures in electronic format. Withdrawing your consent does not apply to origination Disclosures that were previously provided to you (electronically) prior to your Loan funding (or at the time of funding). You may withdraw your consent to receive future Disclosures electronically from us by sending an email to support@absolutedr.com with the subject line of "Withdraw electronic consent" and in the body of the email, state your full name, US Postal Address, email address, and telephone number.

Your withdrawal of consent will be effective only after we have had a reasonable period of time to process your request.

4. CHANGE IN YOUR EMAIL ADDRESS OR OTHER CONTRACT INFORMATION.

To ensure you receive all Disclosures in a timely manner, you agree to promptly notify us of any change in your email address or home mailing address. To let us know of a change in your e-mail address, you must call our Customer Service team at (888) 878-3295.

At our discretion, we may treat your failure to provide us with a valid e-mail address or the malfunction of a previously valid e-mail address as a withdrawal of your consent to receive electronic documents.

5. REQUIRED HARDWARE AND SOFTWARE.

In order to access, view, and retain electronic Disclosures that we make available to you, you must have at the minimum:

- A recent-generation personal computer, tablet or mobile device with Internet access;
- a widely used, recent-generation web browser;
- a program capable of opening portable document format files (PDF) (e.g., Adobe Reader);

- a working email address to which you have access; and
- either a printer, hard drive with sufficient storage or other storage device/means to print or store the Communications.

6. FEDERAL LAW.

All Disclosures we provide to you in either electronic or paper format will be considered "in writing". You should print or download for your records a copy of your Agreement, which includes the E-Sign Consent, and any other Disclosures. You agree and we both intend the federal Electronic Signatures in Global and National Commerce Act to apply to (i) this E-Sign Consent and (ii) our ability to conduct business with you by electronic means.

7. TERMINATION/CHANGES

We reserve the right, in our sole discretion, to provide you with any Disclosures in paper format and to discontinue electronic provision of Disclosures at any time. We will provide you with notice of any such termination or change as required by law.

8. ACKNOWLEDGING YOUR ACCESS AND CONSENT TO RECEIVE MATERIALS ELECTRONICALLY AND TO CONDUCT BUSINESS ELECTRONICALLY.

You agree to these terms of this E-Sign Consent and: (i) confirm your consent to receive Disclosures in electronic format and conduct transactions electronically; (ii) affirmatively demonstrate your ability to access and read, and also print or save, this E-Sign Consent and the Disclosures or any related documents and communications; (iii) confirm that you have provided a valid e-mail address at which we can send electronic Disclosures to you; (iv) have access to software and hardware that satisfies the above requirements; AND (v) agree to the terms and conditions of this E-Sign Consent including the telephone consent in the How We May Contact You paragraph above.