

CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY USING ELECTRONIC RECORDS AND SIGNATURES

You have indicated that you wish to receive, sign, or transmit documents relating to your Transaction with us electronically. We are required by law to give you certain information "in writing" – which means you are entitled to receive it on paper. We need your consent in order to provide you this information electronically instead. We also need your general consent to use electronic records or signatures in our Transaction with you.

In this Consent, the words "we," "us," and "our" mean (i) the DEALERSHIP from whom you are purchasing or leasing your motor vehicle (the "**DEALERSHIP**") and (ii) any assignee of the financing contract or lease agreement, or the original creditor on a loan agreement (the "**FINANCING INSTITUTION**"). The words "you" and "your" mean the person giving consent as well as any co-applicants and co-owners of any product or service we provide to the person giving consent as part of this Transaction. "**Transaction**" means your application for credit, the retail installment sales contract, loan agreement, or lease agreement providing for the purchase or lease of a motor vehicle, and the review, execution, and delivery of the documents related to your purchase or lease. It also includes the purchase of all related products and services provided to you and described in the Communications. "**Communication(s)**" means each disclosure, notice, retail installment sales contract, loan agreement, lease agreement, undertaking, fee schedule, periodic statement, record, document, or other information we provide to you, or that you sign or submit or agree to at our request, in connection with the Transaction.

1. **Your Consent.** You (i) agree that any of the Communications we provide to you, or that you sign or agree to at our request, may be in electronic form; and (ii) consent to receiving any of the Communications we provide to you via email, text message, or other electronic medium. We may also use electronic signatures and obtain them from you on any Communication, even if we provide you the Communications in paper form.

The Communications may be presented, executed, and delivered at the DEALERSHIP, or, for eligible online transactions, via our Signature and Document Delivery Service and Website.

We may always, in our sole discretion, provide you with any Communications on paper, even if you have authorized electronic delivery. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we tell you how to deliver the notice to us electronically.

2. **How to Withdraw Consent.** If you decide to withdraw consent before you complete the Transaction, you may do so by selecting the "Withdraw Consent" option available on each page of the electronic signature process. The "Withdraw Consent" option will either appear on the left side of the screen, or under the action menu at the upper left corner of the screen. If you withdraw consent before the Transaction is complete, you will be required to restart the Transaction.

Your withdrawal of consent with respect to this Transaction does not affect any other consent you have given us at any other time to use electronic records and signatures, and it does not affect the legal effectiveness, validity, or enforceability of the electronic Communications that were provided to you before your withdrawal became effective.

How to Update Your Contact Information. It is your responsibility to provide us with accurate and complete e-mail address, mobile/cellular telephone number, and other contact information at the time of your transaction and after the time of your Transaction, when your contact information changes. To update your information during the Transaction, please notify our representative assisting you with your Transaction; to update your contact information after the time of your Transaction, please notify your Financial Institution.