

Consent Agreement for Electronic Disclosures and Communications from Crossroad Lending

Please read this information carefully and print a copy and/or retain this information for future reference.

Introduction. You are submitting a request to be matched with Crossroad Lending. Crossroad Lending will provide you with competitive loan offers from lenders, brokers and/or investors. Crossroad Lending's services are free to the consumer and are wholly completed online. Please see the [Terms of Use Agreement](#), incorporated herein by reference, for additional information, definitions and terms. Crossroad Lending can only provide you the benefits of its services by conducting its business electronically. In order to do this, we need your consent to provide you with certain disclosures, notices and other communications ("Disclosures and Communications") in connection with your loan inquiry ("Loan Inquiry").

Electronic Disclosures and Communications. Disclosures and Communications will be provided to you (and on behalf of any individual designated by you) electronically either via your designated email address and/or posted to your My Crossroad Lending Profile established through www.CrossroadLending.com. However, if you wish to obtain a paper copy of any legally required disclosure, you may write to Crossroad Lending, Disclosure Request, 32107 Lindero Canyon Road #109 Westlake Village CA 91361 with the details of your request. Paper copies will be provided to you at no charge.

Scope of Consent. Your consent to receive Disclosures and Communications and to do business electronically, and our agreement to do so, applies to this Loan Inquiry with Crossroad Lending and its participating Network of Lenders.

Consenting to Do Business Electronically. Before you decide to do business electronically with Crossroad Lending, you should consider whether you have the required hardware and software capabilities described below.

Hardware and Software Requirements. To access and retain the Disclosures and Communications electronically, you will need to use the following computer software and hardware:

- Internet access with 128-bit encryption
- Adobe Acrobat Reader 6 or higher
- Ability to Print
- Internet Explorer 8 or higher
- Email Access
- Firefox version 3.6 or higher

Withdrawing Consent. Because Crossroad Lending will provide the Disclosures and Communications to you instantaneously, you will not be able to withdraw your consent to do business electronically with Crossroad Lending during the Loan Inquiry process. However, after your Loan Inquiry is submitted, you may withdraw your consent to do business electronically in connection with your Loan Inquiry with Crossroad Lending at no cost to you. If you choose to withdraw your consent in connection with your Loan Inquiry, you can receive future Disclosures and Communications in paper form, by U.S. mail at no charge to you by contacting 1-818-208-0123, by managing your Profile Settings through My Crossroad Lending Profile or in writing at the address provided above. If you decide to withdraw your

consent, the legal validity and enforceability of electronic Disclosures and Communications previously provided to you will not be affected.

Changes to Your Contact Information. You should keep us informed of any change in your email or U.S. postal mailing address. You may contact Crossroad Lending Customer Care by telephone at 1-818-208-0123 regarding any such changes.

Download this document in Adobe Acrobat (PDF) format.

PLEASE PRINT AND RETAIN A COPY OF THIS CONSENT AGREEMENT FOR YOUR RECORDS.