

COMMUNICATION CONSENT AND WIRELESS POLICY

CONSENT TO BE CONTACTED BY ANCHORED FINANCE LLC

In this Communication Consent (“Consent”) the words “we”, “us”, “our” refer to Anchored Finance and any of its affiliates, agents, service providers or assignees. The words “you” and “your” mean you, the individual identified on the request for loan or financing options that you have submitted to Anchored Finance and any of its affiliates (the “Request”).

You (a) certify that all information you have provided or will provide to us is true and accurate; (b) understand that we will retain information you provide to us whether or not you receive a loan from us or financing through us; and (c) acknowledge and agree that we may share certain non-public personal information about you in accordance with our Privacy Policy, to provide marketing information concerning other products or services offered by us or third parties, or as provided by law. Additionally, by checking the “I Agree” box and providing your Social Security Number to us, you authorize us, as we may consider necessary and appropriate, to obtain consumer credit reports on you periodically and to gather employment history.

You agree that during any or all of the prequalification, credit application, or other financing process and account administration (if you successfully obtain a loan from us or financing through us) we may: (a) monitor and record telephone calls to assure the quality of our service or for other reasons; (b) call you, leave you a voice or prerecorded voice message, or send you a text, e-mail, fax or other electronic message (each a “Communication”) for any purpose related to your Request, including, but not limited to, application information, required documentation, financing information, promotions and other marketing material; (c) call or text you at any telephone number you provide on or as part of your Request, including cellular telephone numbers, and may send an e-mail to any e-mail address you provide on your Request; (d) include your personal information in a Communication; and (e) always communicate with you in an manner permissible by law that does not require your prior consent. We may call or email you even if you do not submit or save the online application. You understand that you are not required to provide this consent as a condition of submitting the Request, and you

may withdraw your consent at any time by emailing us at info@anchoredfinance.com, calling, mailing, or replying STOP at any time to any text messages received from us.

WIRELESS POLICY

SMS Disclosures and Terms

These SMS Disclosures and Terms (“Disclosure”) apply to information provided by you in a Request submitted to us.

1. The words “we”, “us”, and “our” refer to Westlake Financial Services and any of its affiliates, agents, service providers or assignees. The words “you” and “your” mean you, the individual identified on the Request(s) you have submitted to us. As used in this Disclosure, “SMS Notifications” means any Short Message Service (“SMS”) communication (text message) from us to you pertaining to your Request, including, but not limited to, application information, required documentation, vehicle information, loan amounts, loan information, payment information, promotions and other marketing material.
2. By entering a mobile phone number you certify that (a) you are the individual identified on the Request, or (b) have the permission of the individual identified on the Request.
3. By submitting your mobile phone number to us and agreeing to this Disclosure you certify that you have elected to receive SMS messages from us.
4. How to UNSUBSCRIBE. You may withdraw your consent to receive SMS Notifications by replying STOP at any time to any SMS Notifications received from us. You may also withdraw your consent by emailing us at info@anchoredfinance.com. At our option, we may treat your provision of an invalid mobile phone number, or the subsequent malfunction of a previously valid mobile phone number, as a withdrawal of your consent to receive SMS Notifications. We will not impose any fee to process the withdrawal of your consent to receive SMS Notifications. Any withdrawal of your consent to use SMS Notifications will be effective only after we have a reasonable time period to process your withdrawal.
5. For HELP on Services. To request additional information regarding SMS Notifications, call us at 860-454-8114.
6. How to Update Your Records. It is your responsibility to provide us with a true, accurate and complete mobile number and to maintain and update promptly any changes in this information. You can update your mobile number by calling our Customer Service Center at 860-454-8114.
7. Hardware and Software Requirements. In order to access, view, and retain SMS Notifications that we make available to you, you must have:
 - o an SMS-capable mobile phone;
 - o an active mobile phone account with a communication service provider;
 - and
 - o sufficient storage capacity on your mobile phone.

8. Communications in Writing. All SMS Notifications in electronic format from us to you will be considered “in writing.”
9. Charges. There is no service fee for receiving SMS Notifications from us, but you are responsible for any and all charges, including, but not limited to, fees associated with text messaging imposed by your communications service provider. Please consult your mobile service carrier’s pricing plan to determine the charges for sending and receiving text messages. These charges will appear on your phone bill from your mobile service carrier. Message frequency depends on account status and settings.
10. Other Important Terms. Additionally, you agree that we may send any SMS Notifications through your communication service provider in order to deliver them to you and that your communication services provider is acting as your agent in this capacity. You agree to provide a valid mobile phone number for these services so that we may send you certain information about your Request(s). Additionally, you agree to indemnify, defend and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys’ fees) arising from your provision of a mobile phone number that is not your own or your violation of any applicable federal, state or local law, regulation or ordinance. Your obligations under this paragraph shall survive termination of this agreement. SMS Notifications are provided for your convenience only. Receipt of each SMS Notification may be delayed or impacted by factor(s) pertaining to your communications service provider(s). We will not be liable for losses or damages arising from any disclosure of account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, the SMS Notifications sent by us.
11. Changes in Terms and Conditions and SMS Statement Notifications Services. We may modify or terminate our SMS Disclosures and Terms or SMS Notification services from time to time, for any reason, and without notice, including the right to terminate SMS Notification service with or without notice, without liability to you, any other user or a third party. We reserve the right to modify these SMS Disclosures and Terms from time to time without notice. Please review these SMS Disclosures and Terms from time to time so that you are timely notified of any changes. info@anchoredfinance.com