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By providing your cell phone number, you authorize CONSUEGRA & DUFFY and its agents, affiliates, and service providers to send text messages to your cell phone number.

- Msg&Data Rates may apply to confirmation and all subsequent messages.
- Take precautionary steps to safeguard your mobile device to encourage privacy.
- Notify CONSUEGRA & DUFFY if there is any change to your mobile number.
- Any revisions to existing SMS Wireless Policy will be sent to you via text.

You agree and consent to be contacted by the Company, agents, employees, attorneys, affiliates, subsequent creditors, loan servicing companies, and third-party collectors through any contact information provided.

OPT-OUT OR STOP

If you wish to stop receiving text messages from CONSUEGRA & DUFFY, reply STOP to any text message sent.

HELP OR SUPPORT

If at any time you need contact information or information on how to stop text messages, reply to any text message sent by replying **HELP**.

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You hereby expressly consent to and further knowingly provide any and all information, personal or as otherwise required to complete your payment transactions herein or voluntarily upon my own volition to CONSUEGRA & DUFFY and further authorize CONSUEGRA & DUFFY to utilize the information that you provide herein to contact you directly or through an automated dialing system

or prerecorded messaging system, including but not limited to, your electronic mail address, residence address, cellular or landline telephone or facsimile numbers, SMS messaging, text messaging, or other means of electronic, virtual or traditional means of communication, in an effort to recover any unpaid portion of any obligation that you now owe or incur in the future that is or may be placed with CONSUEGRA & DUFFY for collection services, default prevention, counseling or other related services.

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You agree to protect, defend, indemnify and hold harmless CONSUEGRA & DUFFY and its and their respective affiliates, officers, directors, employees and agents harmless from and against any and all claims, actions, proceedings, judgments, expenses, damages and liabilities (including, without limitation, attorneys' fees and court costs) which may result, directly or indirectly, from any breach of these Terms of Use.

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ENTIRE AGREEMENT

We are required under certain State and Local Laws to notify consumers of those States or Localities of the following rights. This list does not contain a complete list of the rights consumers have under Federal, State, or Local Laws.

ADDITIONAL INFORMATION FOR COLORADO RESIDENTS

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR

COLORADO OFFICE LOCATION: 8960 Wolff Court, Suite 110, Westminster, CO 80031

A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATIONS WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT.

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