

ESIGN CONSENT TO USE ELECTRONIC RECORDS AND SIGNATURES

You have indicated you wish to receive and sign the documents relating to your transaction with us electronically. We are required by law to give you certain information "in writing", either on paper or electronically. In order for us to receive information from you electronically, we need your consent. In addition, we need your general consent to use electronic records and signatures in our relationship with you.

In this Consent, the words "we," "us," and "our" means the dealership and or company from which you are buying or leasing a motor vehicle, a boat or other tangible asset (each a "Product") and its successors and assigns. The words "you" and "your" means the person giving consent. "Transaction" means your purchase or lease of a Product, any loan or lease agreement or retail installment sales contract you enter into in connection with the purchase or lease, and the sale of any existing Product you are offering in trade for the purchase or lease. "Communications" means each disclosure, notice, certification, 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, now or in the future.

1. Your Consent. You 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. We may also use electronic signatures and obtain them from you on any Communication.

Communications that we provide to you in electronic form may be presented to you in person on equipment we provide, or may be delivered to you either (1) via e-mail, (2) by your accessing a website that we will designate in an e-mail, text message or other electronic notice we send to you at the time the Communication is available. We will establish security procedures you will have to follow to access the website. You acknowledge that by signing your name electronically, you are indicating your intent to sign the applicable Communications.

We may always, in our sole discretion, provide you with, or require you to sign, any Communication on paper, even if you have previously authorized electronic delivery and signature.

We may phone you or send you text messages. You consent to our leaving prerecorded/artificial voice messages and using an automatic telephone dialing system to call or text your mobile/cellular telephone number. Our calls and text messages to your mobile/cellular telephone numbers could result in charges to you.

2. How to Withdraw Consent. If you decide to withdraw consent before you complete a Transaction, you may do so by informing us, or by exiting the Transaction before you complete it. If you withdraw consent before the Transaction is complete you will be unable to proceed electronically. You may be required to restart the Transaction via paper, or you may be unable to complete the Transaction at all.

Your withdrawal of consent with respect to a particular Transaction does not affect any other consent you have given us at any other time to use electronic records and signatures.

3. How to Update Your Contact Information. It is your responsibility to provide us with accurate and complete e-mail address and other contact information, and to maintain and update promptly any changes in this information. You can update your contact information at any time by calling us by telephone at the customer service number we have provided to you, or by following any other instructions we provide to you for updating your contact information.

4. Hardware and Software Requirements. To receive electronic Communications in our offices, you will need to use the hardware and software that we provide to you.

To receive electronic Communications at other locations, you must have access to:

- a Current Version* of Internet Explorer, Microsoft Edge, Chrome, Safari or Firefox
- a connection to the Internet,

- a Current Version* of a program that accurately reads and displays PDF files, and

a computer or other device and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain Communications on paper, and electronic storage if you wish to retain Communications in electronic form.

* By "Current Version," we mean a version of the software and/or program that is currently being supported by its publisher. From time to time, we may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with Online Banking.

5. Additional Requirements

You must also have an active email address.

6. Requesting Paper Copies. For Communications presented at our offices, you may elect to receive either paper or electronic copies while on the premises. We will not send you a paper copy of other electronic Communications from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of any Communication we provide to you electronically by printing it yourself or by requesting that we mail you a paper copy. Requests for paper copies must be made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us by telephone at the customer service number we have provided to you. There is no charge associated with requesting a paper copy of a Communication we sent you electronically.

7. Retaining copies. We encourage you to print or download for your records a copy of all electronic Communications we provide to you, as well as this ESIGN Consent disclosure and any other document that is important to you.

By giving your consent, you are agreeing to the use of electronic records and signatures in connection with this Transaction, and also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account and the ability to access and view PDF files. You are also confirming that you are authorized to, and do, consent on behalf of all of your co-applicants and co-owners of any product or service we provide to you as part of this Transaction.