Consent Agreement for Electronic Disclosures and Communications

Please read this information carefully and print a copy and/or retain this information for future reference. Any capitalized terms not otherwise defined herein have the meaning used in LendingTree's <u>Terms of Use</u>.

Introduction. You are submitting a request to be matched with LendingTree and/or LendingTree's participating Providers. LendingTree's goal is to provide you with competitive offers for financial products and services, such as loans, credit cards, and insurance, from lenders, brokers, and other providers. LendingTree's services are free to the consumer and are wholly completed online. Please see LendingTree's Terms of Use, which are incorporated herein by reference, for additional information, definitions, and terms. LendingTree is only able to provide you with the full 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 inquiry into a loan, insurance, or other financial product or service ("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 LendingTree account established through www.lendingtree.com, as applicable. However, if you wish to obtain a paper copy of any legally required disclosure, you may write to LendingTree, Disclosure Request, 1415 Vantage Park Drive, Suite 700, Charlotte, NC 28203 with the details of your request. Paper copies will be provided to you at no charge. You may request paper copies of any Disclosures and Communications by contacting the third-party lenders or other Providers directly. Their contact information can be found on their websites.

Scope of Consent. Your consent to receive Disclosures and Communications and to do business electronically, and our agreement to do so, applies to this Inquiry and future Inquiries with LendingTree and its participating Providers.

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

Hardware and Software Requirements. To access and retain 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 LendingTree will provide Disclosures and Communications to you instantaneously, you will not be able to withdraw your consent to do business electronically with LendingTree during the Inquiry process. However, after your Inquiry is submitted, you may withdraw your consent to do business electronically in connection with your Inquiry with LendingTree at no cost to you.

If you choose to withdraw your consent in connection with your Inquiry, you can receive future Disclosures and Communications in paper form, by U.S. mail at no charge to you by contacting 1-800-505-7916, emailing LendingTreeCustomerCare@lendingtree.com, or writing to the address listed 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 to your email address or U.S. postal mailing address. You may contact LendingTree Customer Care at 1-800-505-7916 or LendingTreeCustomerCare@lendingtree.com regarding any such changes.

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