

TERMS AND CONDITIONS

In these Terms and Conditions, "I", "me" or "my" means the applicant. "You" means Easy Auto Credit, Inc. "Sunrise" means Sunrise Acceptance, Inc.

I, the applicant (1) make certain representations, which are certified true and correct to the best of my knowledge, for the purpose of securing credit; (2) authorize you to share my application and other information you collect for and/or about me with Sunrise for the purpose of securing credit; (3) authorize you and Sunrise to obtain consumer credit reports on me and to gather and confirm credit, income, bank, employment history and other information I have provided in the application as necessary and appropriate; (4) understand the preapproval process will not impact my credit score, but if I want to proceed after preapproval, a hard credit pull will be required which may impact my credit score; (5) understand that you and/or Sunrise will retain the application whether or not it is approved, and that it is my responsibility to notify the creditor of any changes of name, address or employment. I understand that false statements may cause my application to be denied. I certify that I have read these Terms and Conditions, and that I understand and agree to all terms and disclosures provided to me.

I hereby grant you and Sunrise consent to email me and/or to call me on my mobile telephone with regard to this application and/or my finance contract. I further agree and consent to you and Sunrise using auto-dialers, text messaging, and prerecorded messages in connection with any telephone calls you make to me, including, but not limited to, landlines and mobile telephones. I understand and agree that if you or Sunrise call or text my mobile telephone, depending upon the type of plan or program I have with my telecommunications provider, I may incur a cost or charge for such communication. I understand and agree that you may obtain telephone numbers for me (including, but not limited to, landlines and cellular/mobile) directly from me or another source. I may withdraw consent to receive calls from auto-dialers and prerecorded messages at any time and through any reasonable means, such as by calling you at 423-244-2604, by sending an email to CustomerService@EasyAutoOnline.com, or by notifying you in writing at Easy Auto, 1800 Mt. Vernon Dr., Cleveland, TN 37311.