

E-SIGN DISCLOSURE AND CONSENT

Please read this Electronic Signatures in Global and National Commerce Act ("E-SIGN") Disclosure and Consent form carefully and print a copy for your records.

Electronic Delivery of Disclosures and Notices

By clicking on the "ACCEPT" button below, (1) you affirmatively consent to the use of electronic signatures on all documents, notices, agreements and disclosures submitted to us, and (2) you affirmatively consent to the electronic delivery of all documents, notices, agreements or disclosures related to the information you are submitting to us. Those documents, notices, agreements and disclosures may include, but are not limited to, documents, notices, agreements and disclosures associated with any and all loans obtained by you based on information you provide to us. If you do not agree to receive these documents, notices, agreements and disclosures electronically, please do not click on the "ACCEPT" button below and discontinue providing your information to us.

Please click on the HTML links to review the disclosures prior to continuing with your submission. In order to retain these disclosures, you may print the documents by selecting Print, select your printer, and click on OK to print to your printer where the document can be printed on your own paper, or select Save or Save As to save and retain a copy on your computer.

System Requirements to Access Information

You understand that you need a computer with Internet access and a compatible browser to receive, view, print or save the documents, notices, agreements or disclosures. Specifically, you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, such as Microsoft® Internet Explorer, Chrome®, Safari®, and Firefox®.
- Software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 8.0 and higher.
- A valid e-mail address on file with us, and e-mail software capable of interfacing with standard e-mail protocols.
- Access to a printer with the ability to download information in order to keep copies of any documents for your records.

Withdrawal of Electronic Acceptance of Disclosures and Notices

If after consenting, you wish to withdraw your consent, you can do so at any time by contacting us via telephone at (800)-922-8803, or email at webquestions@clacorp.com. Withdrawing your consent will cancel your agreement to receive communications in electronic format related to all products, services or accounts. We will not impose a fee to process the withdrawal of your consent to receive electronic communications.

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