

## TERMS of Service

Please retain a copy of these Terms of Service for your records.

By providing my information for this application and by clicking to accept these Terms of Service, the applicant and any co-applicant (“I,” “me,” “my”) each agree to the Terms and Conditions and the Privacy Policy, including granting Yield Solutions Group d/b/a RefiJet, Mile High Credit, and Consumer First Lending (collectively “YSG”), and its third party lending partners permission to use the information I provide to access my credit report to determine if I qualify for refinancing of my auto loan. I also consent to the following:

- Receiving communications in the form of a live, pre-recorded, or artificial voice message, text, e-mail, or other electronic message from YSG and its third-party lending partners, product/service providers, or affiliates, including by use of an autodialer, using the contact information, including cellphone number, I have provided in order to process my application, process a loan, provide servicing/collections on my loan and/or offer other products/services.
  - YSG will not charge me for any communications, but other parties, including my phone service provider, may.
- YSG is not a lender and does not make loans or credit decisions in connection with loans. YSG may forward this application and my financial information to one or more third-party lending partners and service/product providers that may be able to offer or assist me in obtaining auto loan financing and associates products.
  - The Lender is solely responsible for its services to me.
  - Loan approval standards are established and maintained by the lenders.
  - Lender’s conditional loan offer may be subject to qualification.
  - The rates and fees charged by Lenders may be higher or lower depending on my credit profile, collateral, and other factors.
  - YSG does not guarantee that the rates, fees, or other terms offered by a lender are the lowest or best available.
  - YSG does not charge a fee for its services; YSG collects exact fees that are passed through to the appropriate state for titling fees and to a third-party vendor for title perfection services.
- Third party lending partners are authorized to share information about my credit application, including details regarding their credit decision and any resulting loan, with YSG. YSG and its third-party partner lenders and product/service providers may obtain information they require, including but not limited to a credit bureau report, in order to evaluate my information and process my application.
- YSG will use the information I provide to comply with all regulations related to identify theft protection and anti-laundering, anti-terrorism requirements.
- The information I provide is accurate and correct.
- To help the United States Government fight terrorism and money laundering, Federal law requires us to obtain, verify and record information that identifies each person that opens an

account. What this means for you: when you open an account, we will ask for your name, a street address, date of birth and an identification number, such as a Social Security Number, that Federal law requires us to obtain. We may also ask to see your driver's license or other identifying documents that will allow us to identify you. We appreciate your cooperation.

- Electronic Records Disclosure and Agreement
  - You are submitting a request for refinance offers through the RefiJet.com website. The Electronic Signatures in Global and National Commerce Act requires your consent to receive certain disclosures electronically. Please read this section carefully.
    - ELECTRONIC RECORDS
      - Some communications and disclosures with and by RefiJet.com on its behalf and on behalf of participating banks, finance companies, and credit unions (hereinafter called "Lenders") are conducted electronically. However, if you wish to obtain a paper copy of any disclosure to your offer and/or loan/finance offer request, you may write to Yield Solutions Group, LLC (dba RefiJet.com) at 7555 E. Hampden Ave., Ste. 500, Denver, CO 80231. We will not charge you a fee for a paper copy of the Disclosures you request. RefiJet does not provide any Lenders' disclosures.
      - RefiJet.com reserves the right, in its sole discretion, to stop providing Disclosures electronically. RefiJet.com will provide you with notice of any such termination as required by applicable law. If RefiJet.com chooses to stop providing Disclosures electronically, RefiJet.com will send any future Disclosures to you in paper form.
    - YOUR CONSENT IS REQUIRED
      - The applicant and any co-applicant (collectively, "you") must consent to receive Disclosures electronically in order to complete the loan/finance offer request process with RefiJet.com on behalf of its participating Lenders (as defined above). Your consent will apply to Disclosures you receive from RefiJet.com, its successors and assignees, and any Lenders. You may withdraw your consent for receiving electronic Disclosures by notifying RefiJet.com at Info@RefiJet.com. Since RefiJet.com is structured to provide some loan/finance offer request related information electronically, not consenting, or withdrawing your consent to receive electronic Disclosures may terminate your loan/finance offer request process. You may withdraw your consent to do business electronically with our participating Lenders at no cost to you. You may do so by contacting the Lender at the mailing address, e-mail address or telephone number they provide to you separately for such purpose.
    - CONSENT TO RECEIVE DISCLOSURES ELECTRONICALLY
      - In order to use this service, you must consent to receive disclosures including but not limited to the Terms of Service and Privacy Notice electronically and you agree that these electronic disclosures will be sufficient as a "writing" under applicable law.

**CALIFORNIA RESIDENTS:** If married, you may apply for credit separately as an individual.

**MAINE RESIDENTS:** You have free choice in the selection of the agent and insurer through or by which the insurance in connection with the requested loan is to be placed regardless as to whether that insurer is affiliated with either YSG or the lender. Your decision to obtain any insurance product from an agent, broker or insurer of your choice will not affect the credit decision unless the insurance product you choose does not comply with the lender's reasonable requirements.

**NEW YORK RESIDENTS:** In connection with this application, we may request a consumer report on you. If you request, we will inform you whether or not a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished the report. Additional consumer reports may be ordered without further notice to you in connection with any update, renewal or extension of credit granted.

**OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

**RHODE ISLAND RESIDENTS:** Credit Reports may be obtained in connection with this application for credit.

**VERMONT RESIDENTS:** You authorize any financial service provider with whom this application is shared, and each of their respective employees or agents, to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that they may deem necessary or appropriate in evaluating your credit application. If your application is approved and credit is granted, you also authorize the parties granting credit and/or holding your account, and their respective employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

**WISCONSIN RESIDENTS:** No provision of a marital property agreement, a unilateral statement under Wis. Stat. 766.59, or a court decree under Wis. Stat. 766.70 applied to marital property adversely affects the lender's interest unless you furnish a copy of such agreement, statement, or decree to the lender or the lender has actual knowledge of such adverse provision before credit is granted.

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