Consent to Electronic Disclosures

Together Loans ("we" or "us") offers loans only through our website. To obtain a loan from us, you must create an account on our website. To create an account with togetherloans.com, you must (1) be able to access our website by using a personal computer or other device which is capable of accessing the Internet, (2) have an active email account through which you can receive emails from us, and (3) consent to receive information and disclosures electronically in connection with your application for a loan, or your loan, and to sign the loan documents electronically. By clicking the "Apply" on the Apply Page (togetherloans.com/apply):

- You acknowledge that you can access, read and retain information we post on our website or email to you.
- You agree to provide an email address that is active and effective for receiving emails from us.
- You consent to receive electronically at our website, by PDF, or through email the notices and disclosures related to your account, your application for a loan, and any loan we make to you.
- You consent to sign the loan documents electronically.
- You acknowledge receiving the following disclosures which are required by the federal Electronic Signatures in Global and National Commerce Act ("ESIGN").

Please read this Federal ESIGN Disclosure and Consent carefully and keep a copy for your records.

Your consent is voluntary, but we cannot process your application or make a loan to you if you do not consent. If you are unwilling to receive these disclosures and notices electronically, you may cancel this transaction at no cost by closing your browser at any time before you click "Apply"

Scope of Communications to Be Provided in Electronic Form

Your consent to receive electronic communications and transactions includes, but is not limited to, all legal and regulatory disclosures and communications associated with your application for a Together Loans loan product or service, and any loan product or service we agree to provide you and all associated documents or communications (each, a "Communication"). Your consent will apply to this transaction and all Communications related to this transaction, as well as all future transactions with us.

By submitting your contact information to us, you are expressly consenting to be contacted by us (and our affiliates, agents, assigns and service providers) twenty-four hours a day, seven days a week by telephone, email or postal mail even if you have opted into the national Do Not Call List administered by the Federal Trade Commission, any state equivalent Do Not Call List or the Do Not Call List of any specific institution.

Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided either (1) via our website, (2) via email or (3) by requesting you download a PDF file containing the Communication.

Copies

If you wish to obtain a paper copy of any of your Communications, you may request a copy at no charge by contacting us at the following address: Together Loans, 1440 W. Taylor Street, #431, Chicago, IL 60607. We will send your paper copy to you by mail. In order for us to send you paper copies, your current mailing address must be on file with us.

How to Withdraw Consent

You may at any time withdraw your consent to receive Communications in electronic form. If you withdraw your consent before you receive a loan from us, it will prevent you from receiving a loan. Once you receive a loan, you may request Communications in paper form by contacting us at the following address: Together Loans, 1440 W. Taylor Street, #431, Chicago, IL 60607. Please specify the information you wish to receive in paper form. Be sure to state that you are requesting a copy of the disclosures, notices, etc., and include your name and mailing address. Your request will apply only to those specific items you designate. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to your loan application or any loan product or service we agree to provide you with, and to maintain and update us promptly with any changes in this information. You can update information by calling us on the phone number listed at https://togetherloans.com/contact.

Hardware and Software Requirements

To access, view, print, or retain electronic communications from us, you must have a computer, tablet, or mobile device with internet access, a current web browser that supports 128-bit encryption and Secure Sockets Layer (SSL) or Transport Layer Security (TLS), an active and valid email address, the ability to view PDF files (for example, using Adobe Acrobat Reader or a similar PDF viewer), and sufficient storage space to download and retain electronic records or access to a printer to print them.

Retaining Copies of the Communications

To retain a copy of any Communication we will provide electronically you can download the electronic copy to your computer or a storage device (such as a disk or USB storage device), or request us to send you an email, or print copies on a printer attached to your computer. You will not be charged for a downloaded or emailed copy.