

The words "I", "me" and "my" mean each person submitting this Credit Application ("Application"). The words "You" and "Your" as used below refers to U.S. Auto Sales, Inc. (U.S. Auto), any financial institutions selected by U.S. Auto to receive this application, and any subsequent assignee of either entity.

I, the applicant and any co-applicant, authorize You, as part of the credit underwriting process, to submit this Application and any other application submitted in connection with the proposed transaction to U.S. Auto Finance, Inc. P.O. BOX 1073 Wilmington, DE 19899 and any other financial institutions disclosed to me by You, for review. In addition, in accordance with the Fair Credit Reporting Act, I agree that such financial institutions may submit my applications for review to other financial institutions that may want to purchase my contract.

I authorize You and any of Your assignees to investigate my credit and employment history, driver's license or other government issued identification documentation, identity, income, obtain credit reports, and release information about Your credit experience with me. If an account is created, I authorize You (and any of Your assignees) to obtain credit reports, and verify my employment, driver's license or other government issued identification documentation, identity, income and/or residence for purpose of reviewing or taking collection action on the account or for other legitimate purposes associated with the account

I agree that if I gave You a mobile phone number in Your Application, or if I later gave You a mobile phone number, or if You get a mobile phone number for me from another source, You may contact me by text message or phone call on that mobile phone regarding my account, notwithstanding the fact that there is a possibility that a third party may see Your text message to me or hear Your voicemail to me, and I represent that any mobile phone number I gave You or will give You is my mobile phone number alone. I agree this consent applies to any of Your assignees.

I agree that if an account is created for me, all of the following will apply: (a) You (and any of Your assignees) may monitor and record telephone calls regarding my account to assure the quality of Your service or for other reasons; (b) I expressly consent to You (and any of Your assignees) using prerecorded/artificial voice messages, text messages and/or automatic dialing equipment while servicing or collecting my account, as the law allows; (c) I agree that You (and any of Your assignees) may take these actions using the telephone number(s) that I provide You (and any of Your assignees) in this Application, I provide to You (and any of Your assignees) in the future, or You (and any of Your assignees) get from another source, even if the number is for a mobile telephone and/or using the number results in charges to me.

By signing below, I certify that the information in this Application is complete and true. I further agree that I have read all of the disclosures on this Application.