



AUTHORIZATION AND CONSENT TO ELECTRONIC OR OTHER COMMUNICATIONS

I, _____ [consumer/debtor] hereby authorize and consent to communications from Dyck O'Neal, Inc. with me concerning _____ [file/account number], including:

- ___ (a) account history; and/or
___ (b) balance information; and/or
___ (c) instructions, terms and/or conditions of payment, repayment or consequences of non-payment; and/or
___ (d) verification or validation information; and/or
___ (e) income, employment, or asset information; and/or
___ (g) other _____

via the following unsecured channel of communication:

- ___ E-Mail (at the following e-mail address) _____
___ Facsimile (at the following fax number) _____
___ Cellular (at the following cellular number) _____
___ Other (at the following number or address) _____

This consent is effective for the following period of time:

- ___ One time, effective ___/___/___, terminating at midnight the same date.
___ From today's date ___/___/___ until revoked by me in _____ [writing/orally].
___ For ___ days, effective ___/___/___ [start date] to ___/___/___ [end date].

I understand that:

- (a) this form or channel of communication may not be secure;
(b) transmission of information in the fashion set forth above may result in the disclosure of information concerning me and/or the debt information above to a third party without my consent;
(c) I have no obligation to consent to this form of communication, and that I have alternatives available which are more secure, including the U.S. Mail;
(d) Neither sender nor its employees have promised to secure this communication from interception, storage, or unauthorized access;
(e) I have the right to decline this authorization and consent;
(f) A charge, in accordance with the terms of my agreement with my communications provider, may result from these communications;
(g) I have the right to have this authorization and consent form reviewed by an attorney of my choice prior to execution;
(h) I had the opportunity to discuss and review this matter with an attorney of my choosing, but hereby waive the right to do so;
(i) I have the right to revoke my consent, orally or in writing, to any future or further communications in the fashion at any time;
(j) I am aware of the foregoing, consent to such communications, and waive any and all objections to Dyck-O'Neal, Inc. communicating with me via the foregoing channel of communications.

I understand, acknowledge, and consent to communications with me in the manner set forth above.

Signature

Date

Addison Location
15301 Spectrum Dr. Ste 450
Addison, Texas 75001
972-661-3744
Fax 972-661-3748

Mailing Address
PO Box 13370
Arlington, Texas 76094
Toll Free 800-447-2481

Arlington Location
3214 W Park Row Dr.
Arlington, Texas 76013
817-588-6450
Fax 817-588-6477