

AUTHORIZATION AND CONSENT TO ELECTRONIC COMMUNICATION

I, _____ [consumer/debtor] hereby authorize and consent to
and _____ [employee name] communications with me concerning _____
[file number], including [(check applicable)]:

- (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 or orally].
 For _____ days, effective _____ [start date] to _____ [end date].

I understand that:

- (a) this form or channel of communication is not 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;
(f) I have the right to have this authorization and consent form reviewed by an attorney of my choice prior execution;
(g) I had the opportunity to discuss and review this matter with an attorney of my choosing, but hereby waive the right to do so;
(h) I have the right to revoke my consent, orally or in writing, to any future or further communications in the fashion at any time.
(h) I am aware of the foregoing, consent to such communications, and waive any and all objections to _____ 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

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

CONSENT-Page Solo