

CONSENT AND NOTICE REGARDING TEXT MESSAGE AUTHORIZATION

1. Electronic Signature Agreement. By selecting the "I Agree" button, you are signing this Text Message Authorization (the "Agreement") electronically. You agree that your electronic signature is the legal equivalent of your manual signature on this Agreement. By selecting "I Agree" you consent to be legally bound by this Agreement's terms and conditions. You further agree that your use of a key pad, mouse or other device to select an item, button, icon, or similar act/action constitutes your signature (hereafter referred to as "E-Signature"), acceptance, and agreement as if actually signed by you in writing. You also agree that no certification authority or other third party verification is necessary to validate your E-Signature and that the lack of such certification or third party verification will not in any way affect the enforceability of your E-Signature or any resulting contract between you and Consumer Portfolio Services, Inc. ("CPS"). You also represent that you are authorized to enter into this Agreement for all persons who own or are authorized to access any of your accounts and that such persons will be bound by the terms of this Agreement.
2. Consent to Automatic Text Message Reminders. You specifically agree to receive and/or obtain the selected text messages from CPS via an automatic text messaging system.
3. Paper version of the Agreement. You acknowledge that, for your records, you are able to retain a copy of this Agreement by printing and/or downloading and saving this Agreement. You may request a paper version of your Agreement. You acknowledge that CPS reserves the right to charge you a reasonable fee for the production and mailing of paper versions of this Agreement. To request a paper copy of this Agreement, contact us at 888-718-7823.
4. Revocation of Agreement. You have the right to withdraw your consent to receive/obtain text message communication from CPS at any time. If you wish to withdraw your consent, you may update your preferences online at www.consumerportfolio.com, by contacting us at 888-718-7823, or by opting-out via a reply text message.
5. Change of Phone Number. You agree to notify CPS if the phone number(s) you provide is no longer a valid phone number to reach you via text message. You acknowledge that failure to notify CPS of the change, transfer, or cancellation of the phone number(s) provided in this Agreement may result in a third party seeing the text messages you have authorized. You agree not to hold CPS responsible for disclosure of information directly resulting from text messages sent to the number(s) provided in this Agreement if you have not notified CPS of the change, transfer, or cancellation of the phone number(s). If your phone number(s) is changed, transferred, or cancelled, you may update your preferences online at www.consumerportfolio.com or by contacting us at 888-718-7823.
6. Hardware, software and operating system. You are responsible for installation, maintenance, and operation of your phone, phone service, computer, browser, and software. CPS is not responsible for errors or failures from any malfunction of your phone, phone service, computer, browser or software. The following are the minimum hardware, software, and operating system requirements necessary to submit this Agreement.
 - Processor - IBM compatible Pentium PC running Windows 2000
 - Memory - 4MB RAM
 - Disc Space - 50 MB's Free Space
 - Monitor - 800 x 600 resolution
 - Browser - Microsoft Internet Explorer 6.0 or higher
 - Internet access - 28.8 modem or better
7. Controlling Agreement. This Agreement supplements and modifies other agreements that you may have with CPS. To the extent that this Agreement and another agreement contain conflicting provisions, the provisions in this agreement will control. All other obligations of the parties remain subject to the terms and conditions of any other agreement.

To obtain Automatic Text Messages, indicate your consent to the terms and conditions of this Agreement by clicking on the "I Agree" button.

It is recommended that you print a copy of this Agreement for future reference.