

ADVERTISING/MARKETING TELEPHONE COMMUNICATIONS/TCPA CONSENT (as of 8/21/23):

By checking the box 'YES' associated with this hyperlink, You agree to give Us Your consent to Advertising/Marketing Telephone Communications/TCPA Consent ("TCPA Consent") and You thereby authorize Big Picture Loans, LLC and Our Agents to contact You: (1) in any manner (including text messages, robocalls/robotexts, auto-dialed calls, direct drop voice mail service, apps or live chat) at the telephone number(s) You provided in the loan application and Agreement; (2) to provide You with information on special sales or marketing offers, promotions, coupons, or other marketing materials; and (3) any other reason allowed under the Telephone Consumer Protection Act ("TCPA"), and any other lawful purpose ("Messaging"). You further agree to open and review all messages, communications and contacts from Us in a confidential manner to ensure that You are the only recipient. **You further understand that this TCPA CONSENT is not required in order to obtain a loan from the Lender. You also understand and agree that You may withdraw Your TCPA CONSENT in writing by mail at Big Picture Loans, LLC, P.O. Box 704, Watersmeet, MI 49969 or by email at Support@BigPictureLoans.com, or by calling Us at 1.800.584.4880.** We will not impose any fee to process the withdrawal of Your TCPA CONSENT. Any withdrawal of Your TCPA CONSENT will be effective only after We have a reasonable period of time to process Your withdrawal.

For the purpose of this section, telephone numbers You authorize Us and Our Agents to text message will include the cellular/mobile telephone You provided Us on the loan application and agreement as well as any other cellular/mobile telephone numbers provided to Us or Our Agents at a later time with Your permission. You agree to pay any fee(s) or charge(s) that You may incur for incoming and outgoing messages from or to Us or Our Agents, without reimbursement from Us or them.

Other Important Terms:

(a) Additionally, You agree that We may send Messaging through Your communication service provider in order to deliver them to You. You agree to provide a valid cellular/mobile telephone number for these Messaging services. You further agree to indemnify, defend, and hold Us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from Your provision of a cellular/mobile telephone number that is not Your own or Your violation of applicable federal, state or local law, regulation, or ordinance. Your obligation under this paragraph shall survive termination of the Agreement. Messaging notifications are provided for Your convenience only.

(b) We will not be liable for losses or damages arising from any delay in delivery or disclosure of account information to third parties by Your communication service provider.

(c) We may modify or terminate Our Messaging services from time to time, for any reason, and without notice, without liability to You, any other user or a third party. Please review the Privacy Notice from time to time so that You are timely notified of any changes. You can do so by bookmarking and visiting the following link where the Privacy Notice is listed and may be amended:

<https://www.bigpictureloans.com/privacy-notice>