

CONSENT FOR ELECTRONIC SIGNATURES, RECORDS, AND DISCLOSURES (“E-Consent”)

Please read this information carefully and print a copy and/or retain this information electronically for future reference.

For purposes of this E-Consent, please note that Southern Management Corporation provides management services for Southco Reinsurance, Inc. as well as its other affiliates and subsidiaries doing business as Covington Credit, Southern Finance, Quick Credit, and mymoneytogo.com, including: Covington Credit, Inc.; Covington Credit of Alabama, Inc.; Covington Credit of Georgia, Inc.; Covington Credit of Texas, Inc.; Quick Credit Corporation; Southern Finance of South Carolina, Inc.; and Southern Finance of Tennessee, Inc. (collectively referred to hereinafter as “we,” “us,” and “our”).

You have applied for credit with us. However, to provide these services, we need your consent to using and accepting electronic signatures, records, and disclosures. This E-Consent notifies you of your rights when receiving disclosures, notices and information from us.

By clicking “Sign-up,” “I Agree,” “Next,” “Submit,” or other links assenting to our terms, you are confirming that you have agreed to the terms and conditions of the E-Consent and that you have downloaded or printed a copy of this E-Consent for your records.

Scope of Consent. Any disclosure, notice, record, or other type of information that is provided to you in connection with your transaction with us, including but not limited to, the Loan Agreement, this E-Consent, the Truth in Lending disclosures set forth in the Agreement, the Privacy Notice, change-in-terms notices, fee and transaction information, statements, notices of adverse action, and transaction information (collectively, “Communications”), may be sent to you electronically by posting the information at our website, www.mymoneytogo.com, or by sending it to you by email from us or any vendor/servicer contracted through us at any time.

Option for Paper or Non-Electronic Records. We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so. You may obtain a paper copy of any Communications by logging into your account and printing a paper copy. You may also mail us your written request to Southern Management Corporation, P.O. Box 1947, Greenville, SC 29602. We will provide paper copies at no charge.

Consenting to Do Business Electronically. Before you decide to do business electronically with us, you should consider whether you have the required hardware and software capabilities described below.

Hardware and Software Requirements. In order to receive electronic communications in connection with this transaction, you will need to use the following computer software and hardware: A PC or MAC compatible computer or other device capable of accessing the Internet

and an Internet Browser software program that supports at least 128 bit encryption, such as Microsoft® Internet Explorer, Netscape® or Mozilla Firefox®. To read some documents, you may need a PDF file reader like Adobe® Acrobat Reader Xpdf® or Foxit®. You will also need a printer or a long-term storage device, such as your computer's disk drive, to retain a copy of the Communications for future reference. If these requirements change while you are maintaining an active relationship with us, and the change creates a material risk that you may not be able to receive Disclosures electronically, we will notify you of these changes.

Change to Your Contact Information. You agree to provide us with your current email address for notices. If our email address, telephone number(s), or residence address changes, you must notify us of the change by logging into your account or contacting us in writing at Southern Management Corporation, P.O. Box 1947, Greenville, SC 29602.

Your Ability to Access Disclosures. You agree that you are able to view and/or electronically store the information presented at this website. You also agree to print and retain a copy of this E-Consent for your records.

Consent. You acknowledge and agree that when you click "I Agree", you are providing your electronic signature on this E-Consent. By electronically signing this document, you acknowledge you have read this E-Consent and are agreeing to all of its terms and conditions. You agree that your electronic signature shall have the same force and effect and shall bind you to this document in the same manner and to the same extent as a physical signature would do, in accordance with the Electronic Signature in Global and National Commerce Act (ESIGN), to the extent applicable.

Withdrawing Consent. You are free to withdraw this E-Consent at any time and at no charge. However, if you withdraw this E-Consent before receiving credit, this will prevent you from obtaining credit from us. If at any time you wish to withdraw this E-Consent, you can send us your written request by mail to Southern Management Corporation, PO Box 1947, Greenville, SC 29602, with the details of such request. If you decide to withdraw this E-Consent, the withdrawal will not affect the legal effectiveness, validity, and enforceability of prior electronic Disclosures.

Print and retain a hard copy or electronic copy of this E-Consent.