



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

3100 Monticello Avenue
Suite 650
Dallas, Texas 75205

Telephone Numbers:
Local: 972-661-3744
Fax: 972-661-3748
Toll Free: 800-447-2481

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