



QUICKQUALIFY EXHIBIT A WRITTEN INSTRUCTIONS

A. FCRA Compliance-Written Instructions. Client shall substantially comply with the following website requirements:

(1) Client will prominently display a message specifically informing the consumer that his or her credit profile will be consulted for the purpose for which it is to be used and no other purpose, and that clicking on the "I AGREE" button following such notice constitutes written instructions to Client under the Fair Credit Reporting Act ("FCRA"). The notice to be provided by Client to the Consumer will be substantially as follows or in such form as has been previously approved in writing by Experian and shall not deviate therefrom:

"You understand that by clicking on the "I AGREE" button immediately following this notice, you are providing "written instructions" to [name of Client] under the Fair Credit Reporting Act authorizing [name of Client] to obtain information from your personal credit profile or other information from 700Credit. You authorize [name of Client] to obtain such information solely to conduct a QuickQualify for credit."

(2) The "I AGREE" button must immediately follow the notice provided for above. The notice and "I AGREE" button must be separate from any other notice or message contained on Client's website.

(3) The terms to which the consumer is agreeing immediately preceding the consensual click must be viewable by the consumer.

(4) The consumer must not be able to proceed in the process without affirmatively agreeing to the terms in the notice.

(5) The consumer must have the ability (should he/she choose) to print out the terms to which he or she is agreeing, including the consumer's consent.

(6) The consumer must be provided with a statement of hardware and software requirements for access to and retention of the terms to which he or she is agreeing, including their consent in a manner that reasonably demonstrates that the consumer can access information in the electronic form that will be used to provide the information that is the subject of the consent.

(7) The record of the consumer's "written instructions" by clicking "I AGREE" must be retained by Client in a form that is capable of being accurately reproduced for later reference by the parties.

(8) The consumer must be informed how, after providing consent, he or she may, upon request, obtain a paper copy of any applicable electronic record, and whether any fee will be charged for such copy.

(9) Client must provide the consumer with information on how the consumer can update his or her contact information.

B. Written Instructions by Telephone. Client shall comply with the following requirements if Client is obtaining written instructions over the telephone. Client shall substantially comply with Section A of this Exhibit, as specifically modified below; both Section A and Section B are designed to comply with the Electronic Records and Signatures in Commerce Act:

- (1) Client will ask each consumer to confirm his or her consent to access such person's credit report for QuickQualify purposes by asking the following: "In order to verify your identity, you need to authorize Client to access your credit report for QuickQualify purposes. Please confirm your authorization to access your credit report for QuickQualify purposes by pressing the # key now";
- (2) The consumer must not be able to proceed in the process without affirmatively agreeing to allow access to his credit report as provided above; and
- (3) The record of the consumer's 'written instruction' by pressing the # symbol must be retained by Client in a form that is capable of being accurately reproduced for later reference by the parties.