

## Credit Application Addendum

In this Addendum, “I” means the applicant and co-applicant. “You” means the dealer and Crèdito Real USA Finance, LLC. I agree that if an account is created for me, all of the following apply: (a) you may monitor and record telephone calls regarding my account to assure the quality of our service or for other reasons; (b) I expressly consent to you using prerecorded/artificial voice messages, text message, emails and/or automatic dialing equipment while servicing or collecting my account, as the law allows; (c) I agree that you may take these actions using the telephone number(s) and email address(es) that I provide you in this credit application, or I provide to you in the future, even if the number is for a mobile telephone and/or your using the number results in charges to me.

I authorize you to investigate my credit and employment history, obtain credit reports, and release information about your credit experience with me. If an account is created, I authorize you to obtain credit reports, and verify my employment and/or residence for purposes of reviewing or taking collection action on the account or for other legitimate purposes associated with the account.

This Addendum and the agreements herein amend and are incorporated into any credit application I sign with the dealer. The agreements in this Addendum replace any conflicting agreement in the credit application.

Applicant Signs: \_\_\_\_\_ Date: \_\_\_\_\_

Co-applicant Signs: \_\_\_\_\_ Date: \_\_\_\_\_