



Real Time Resolutions Text Message Program

By providing your cell phone number, you have provided Real Time Resolutions, Inc. ("RTR") with consent to send you text messages in conjunction with the services you have requested. Your cellular provider's message and data rates may apply to RTR's confirmation messages and all subsequent messages.

You understand the text messages RTR sends may be seen by anyone with access to your phone. Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private.

Please notify RTR immediately if you change mobile numbers or plan to provide your phone to another person. If RTR modifies its Text Message Program, it will notify you by sending you a text message with a link to the new document. RTR may terminate its text message program at any time.

If you have any questions about this program, would like a paper copy of this program mailed to you, or are having problems receiving or stopping our text messages, please contact RTR using the following information:

Mail: Real Time Resolutions, Inc., 1349 Empire Central, Dr. #150, Dallas, TX, 75247;

Email: CustomerService@rtresolutions.com; Phone: 877-252-3761 (Toll-Free)

You agree and consent to be contacted by RTR, its agents, employees, attorneys, affiliates, subsequent creditors, loan servicing companies, and third-party agents through the use of email, and/or telephone calls and/or SMS text messages to your cellular, home or work phone numbers, as well as any other phone number you have provided in conjunction with this account, including the use of automatic telephone dialing systems, or an artificial or prerecorded voice.

Opt-Out or STOP

This program applies to the text messages sent by RTR to its customers while and after they use RTR's services. If you wish to stop receiving text messages from RTR, including those with information about payment due dates or missed payments, type "STOP" in your reply text. Your stop request will become effective within one business day. You may also stop text messages by sending an opt-out request via one of the following contact methods:

Mail: Real Time Resolutions, Inc., 1349 Empire Central, Dr. #150, Dallas, TX, 75247;

Email: CustomerService@rtresolutions.com; Phone: 877-252-3761 (Toll-Free)

Help or Support

If at any time you need RTR's contact information or information on how to stop text messages, reply to any text message RTR has sent you with the word "HELP." Upon receiving your text message, RTR will text you a reply with its contact information. It is RTR's policy to adhere to both FDCPA and state guidelines regarding the volume of text messages it sends its customers each month. In general, the messages RTR sends are to provide you with information about your account. The frequency of messages will depend on the specific characteristics of your account. Some of the text messages RTR sends may include links to websites. To access these websites, you will need a web browser and Internet access.