

CONSENT TO E-SIGN AND ELECTRONIC COMMUNICATIONS

By checking the box next to the E-SIGN Consent and providing your email address, you consent to use electronic signatures (“E-SIGN”) and you consent to receive communication from us electronically via email or text message. You consent to receive all disclosures, agreements, records, messages, and other information in electronic form (collectively “Electronic Communications”).

In the Terms of Use, “Consent” means both your E-SIGN consent and your Electronic Communications consent. Please review this section for details concerning the matters listed below.

- The effect and duration of your Consent.
- The types of Electronic Communications.
- Accessing Electronic Communications
- The procedures for withdrawing your Consent

1. Effect and Duration of Consent

When we provide Services to you, we must obtain your signature on certain documents (e.g., a loan agreement) and we must deliver certain communications to you in writing (e.g., an adverse action notice). By providing your Consent, you agree that your electronic signature on a document has the same legal effect as your traditional wet ink signature. Similarly, you agree that your receipt of Electronic Communications has the same legal effect as your receipt of communications in paper form. Your Consent applies to all present and future transactions that you apply for or enter with us. Your Consent will remain effective until and unless you withdraw it. As explained in the subsections below, you may withdraw your consent at any time. Alternatively, you may keep your Consent in place and request a specific communication in paper form

2. Types of Electronic Communications

The term Electronic Communications includes documents that we have a legal obligation to deliver in writing as well as documents that we have the option to deliver in any form we choose. Thus, without limiting the generality of the previous sentence, the term includes initial and annual privacy notices, loan applications, loan approval letters, and adverse action notices, loan agreements and arbitration agreements, payment reminders and billing statements, and payoff quotes, cure notices, and collection letters, and all other disclosures delivered pursuant to applicable consumer protections laws.

Accessing Electronic Communications

We deliver Electronic Communications by posting them to your Account and/or by emailing them to your email address of record. Importantly, our sending you an email alerting you that an Electronic Communication is available online has the same legal effect as our delivering the communication in paper form, regardless of whether you review the communication online. It is your responsibility to keep your Account credentials and your email address and phone numbers up to date so we can deliver Electronic Communications to you. At any time, you may update your contact information by using the email and/or phone number below.

Active email address, with spam-filter settings adjusted to avoid diverting our emails from your inbox (**i.e., you should add us as a contact**).

3. Withdrawing Consent or Requesting Paper Communications

You may withdraw or change your Consent at any time in writing or by email. Provide your full name, account number, and other applicable identifying information requesting to “**OPT-OUT**”. You may request paper communications by contacting:

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