ESIGN Consent to Use Electronic Records and Signatures (ESIGN Consent)

Please read this ESIGN Consent carefully and print or save a copy for future reference to verify that you can keep this type of electronic Record.

Electronic Consent: Consent to Receive Information Electronically

The Electronic Signatures in Global and National (ESIGN) Commerce Act requires users of this Site to consent to receive certain disclosures electronically. We also need your consent to use electronic records and signatures throughout our relationship with you. Before you use any of our Electronic Services (as defined below), you must review and consent to the terms outlined below. Please read this disclosure and retain a copy for your records.

In this ESIGN Consent:

- "We," "us," "our," "Jerry," and "Jerry Offers" mean Jerry Offers, Inc. a subsidiary of Jerry Services, Inc., and each current and future affiliate, creditor, successor, assignee and designated third-party service providers acting on its behalf of Jerry Offers Inc.
- "You" and "your" mean any person giving this ESIGN Consent, and each additional account owner or co-applicant identified on any Jerry Service product that you apply for, use, or access.
- "Communications" include, but are not limited to, disclosures, notices, agreements, authorizations, fee schedules, statements, records, documents, contracts, and other information we provide to you, or that you sign, submit, or agree to at our request.
- "Electronic Service" means each product and service we offer that you apply for, use, administer or
 access using the Internet, a website, email, messaging services (including text messaging), and/or
 software applications (including applications for mobile or hand-held devices), either now or in the
 future.

Jerry offers certain Electronic Services that are delivered, administered, obtained, or accessed electronically through the internet, the getjerry.com website, email, messaging services (including text messaging), and/or software applications (including applications for mobile or handheld devices). In connection with any Electronic Service, we will provide certain Communications to you in electronic form and obtain your electronic signature in connection with those Communications. If you choose not to agree to this ESIGN Consent, or you withdraw your consent, you may be ineligible to use or obtain our Electronic Services.

Your Consent is Required to Use Electronic Services and Signatures.

You must consent to receive Communications to complete the credit inquiry process with Jerry Offers, Inc. and any subsequent loan process with one of our participating Lenders. Your consent will apply to Communications as defined above.

You may withdraw your consent for receiving electronic Communications by notifying us by email at legal@getjerry.com. Since Jerry Offers is structured to process all or part of your credit inquiry and any subsequent loan electronically, not consenting, or withdrawing your consent to receive electronic Communications may result in the termination of the credit inquiry and/or loan process. Your withdrawal of this consent is effective only after we have had a reasonable period to act upon your withdrawal.

Jerry Offers, Inc. reserves the right, in its sole discretion, to stop providing Communications electronically. Jerry Offers may also send Communications to you in paper form if we are legally required to do so or because we determine in our sole discretion that you should receive the Communications in paper rather than electronic form. Jerry Offers will provide you with notice of any such termination as required by applicable law.

HARDWARE AND SOFTWARE REQUIREMENTS

To access, receive and retain required Communications, you will need the following hardware and software:

- a computer, mobile device, tablet, or similar device with an internet connection;
- a current web browser that supports HTTPS connectivity;
- a current version of a software program that can open and display PDF files (such as Adobe[®] Acrobat[®] Reader);
- an active email address with email software to communicate with us electronically;
- an installed printer and sufficient storage space to save, store, print or otherwise retain electronic Communications.

If the system requirements for accessing the copy of your Communications on the secure webpage change to require different or additional hardware or software, or upgrades, plug-ins or enhancements to the hardware or software used by you (all such changes referred to as a "Systems Enhancement"), we will notify you. Continuing to use Electronic Services after receiving notice of the change is reaffirmation of your ESIGN Consent.

These disclosures are provided to you in PDF (<u>Print full document PDF</u>); therefore, your access to this page from your own system/device verifies that your system/device has the necessary software to permit you to receive and access PDF files.

It is important that you keep your email address current with us. Please notify us at **(833) 445-3779** if your contact information changes at any point in the refinance.

Consent.

By clicking the button displayed in connection with acknowledging and/or agreeing to this ESIGN Consent (or by otherwise taking an affirmative action indicating your agreement to this ESIGN Consent), you agree that:

- You have received, read, and agree to all the terms of this ESIGN Consent; and
- You consent to your and our use of Electronic Records and signatures in connection with any Services that you request, use, or obtain.