

Effective Date: 2/10/2023

ESIGN Consent to Use Electronic Records and Signatures

You have indicated that you wish to receive and sign the documents relating to your transactions with us electronically using the eNotaryLog platform, which includes electronic signature software (the "Platform"). We are required by law to give you certain information "in writing" - which means that you are entitled to receive it on paper. However, with your consent, we may instead provide this information to you electronically. We also need your general consent to use electronic records and signatures in our relationship with you. If you do not consent to the use of electronic records and signatures, you will be unable to proceed electronically. You will need to arrange with the person who sent you materials to sign electronically to complete the transaction using paper documents, or you may not be able to proceed with the transaction at all.

In this ESIGN Consent to Use Electronic Records and Signatures (this "Consent"), the words "we," "us," and "our" refer to the entity whose representative invited you to electronically review and sign documents using the Platform. The words "you" and "your" means the person giving consent. "Communications" means each disclosure, notice, agreement, undertaking, fee schedule, record, document, or other information we provide to you or that you sign, submit, or agree to at our request through the Platform.

Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to the terms and conditions of this Consent, please confirm your agreement and providing your consent by clicking the appropriate checkboxes, if warranted, and subsequently clicking "Submit" or "I Agree."

1. Your Consent

This Consent and your agreement apply to all of the Communications we provide to you, or that you sign, submit or agree to at our request, using the Platform. You agree that the Communications may be in electronic form. We may also use electronic signatures and initials and obtain them from you on any Communication, as well as use other functionality to obtain information from you for any Communication. You agree that all actions taken and information provided by you with respect to Communications displayed on the Platform will constitute your agreement, acceptance or acknowledgement of the applicable terms of the Communication to which such actions are applied.

Actions taken by you on the Platform may consist of, for example, the application of your electronic signature or initials, or selections made or information provided by you through use of electronic functionality (such as a checkbox, dropdown menu, textbox or radio button). All such actions have the same legal effect as if you had taken such actions and provided such information using pen and ink on paper.

All Communications that we deliver to you in electronic form will be delivered either (1) via e-mail; (2) via the Platform; or (3) by your accessing a Platform website link that we will designate in an e-mail, text message, or other electronic notice we send to you at the time the information is available. We will establish security procedures that you will have to follow to access the Platform and the Platform website.

We may always, in our sole discretion, provide you with any Communications on paper, even if you have authorized electronic delivery. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we tell you how to deliver the notice to us electronically.

2. How to Withdraw Consent

You can withdraw your consent to receive Communications electronically at any time by closing your browser to exit the Platform interface before completing the Platform signing session. Withdrawing your consent may delay your transactions with us. If you withdraw your consent before all Communications are reviewed and/or signed, you will be unable to proceed electronically using the Platform. You may be required to review and/or execute Communications via paper, or you may be unable to complete the transaction at all.

You may also withdraw your consent to receive electronic Communications at any time after completion of your Platform signing session by contacting us using our contact information set forth in the Communications. Your withdrawal of consent with respect to the electronic Communications does not affect any other consent you have given us at any other time to use electronic records and signatures. A withdrawal of your consent to receive electronic Communications will be effective only after we have had a reasonable period of time to process your withdrawal.

3. Your Contact Information

It is your responsibility to provide an accurate and complete e-mail address and other contact information, and to maintain and update promptly any changes in this information.

4. Hardware and Software Requirements

To receive electronic Communications using the Platform, you must have access to:

- A Current Version (defined below) of a web browser the Platform supports;
- A connection to the internet;
- A Current Version of a program that accurately reads and displays PDF files;
- A Current Version of an email management program; and
- A device (e.g., a computer, tablet, mobile phone, etc.) and an operating system capable of supporting all of the above.

You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

You must also have an active email address and a cellphone number for SMS messaging.

By "Current Version," we mean a version of the software that is stable and is currently supported by its publisher. From time to time, we may offer services or features that require your web browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your internet browser is not properly configured, we may provide you with a notice and advice

on how to update your configuration. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with the Platform.

If the hardware or software requirements for the Platform change, and that change would create a material risk that you would not be able to access or retain electronic Communications, the changes will be described in an updated version of this Consent which will be made available to you at the start of your next Platform signing session. You may then elect to consent to such updated Consent and the revised requirements specified therein before viewing and executing any other Communications using the Platform.

5. Requesting Paper Copies

You will have the opportunity to print out and retain a copy of all electronic Communications you review and/or sign using the Platform. At the close of your Platform signing session, you will be provided the opportunity to print and/or download a copy of the Communications you reviewed and/or signed during that session. Also, when you sign the electronic Communications using the Platform, we will send to you, at the email address you previously provided to us, a secure link that will enable you to access a copy of the fully executed Communications and this Consent.

Except as described above, we will not send you a paper copy of electronic Communications unless you request it. You can obtain a paper copy of any Communication we provide to you electronically, including this Consent, by printing it yourself or by requesting that we mail you a paper copy. Request for paper copies must be made within a reasonable time after we first provided the electronic Communication to you. We reserve the right to charge a reasonable fee for such paper copies. The fee may be indicated in the Communications.

If you are a notary using the Platform to notarize Communications signed by others, this section 5 shall not apply to you.

6. Retain Copies

We encourage you to print or download for your records a copy of all electronic Communications, as well as this Consent disclosure and any other document that is important to you.

7. Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

By clicking "Submit" or "I Agree" you are consenting to the use of electronic records and signatures in connection with the Communications and your use of the Platform, and you are also confirming that:

- you can access and read this Consent and you understand this Consent;

- you have the hardware and software described above;
- you are able to receive and review electronic records;
- you have an active email account and a cellphone number for SMS messaging, each of which you have disclosed to us;
- you have the ability to access and view PDF files; and
- you acknowledge that electronic signatures and records will be used in place of written documents and handwritten signatures with respect to the electronic Communications and your use of the Platform.