

CONSUMER CONSENT AND AUTHORIZATION FOR ELECTRONIC DISCLOSURES

By agreeing to this Consumer Consent and Authorization for Electronic Disclosures ("Consent"), you consent and authorize Unlock Partnership Solutions, Inc. ("Unlock" or "we" or "us") to provide you with any authorizations, agreements, disclosures, notices or other information in connection with your real estate transaction with Unlock, including but not limited to information we are required by law to provide you in writing (collectively, "Electronic Communications") in electronic format and to discontinue sending any paper communications to you.

Your consent will apply to the entirety of your transaction with us or until expressly withdrawn by you. Please review this Consent carefully, and please keep a copy for your records.

I. METHOD OF PROVIDING ELECTRONIC COMMUNICATIONS

You agree that Unlock may send all Electronic Communications to you either directly to your email address on file in your online account, on our website, or to your account on the Unlock website portal. If documents are provided on our website, we will notify you of their availability and how to access them by sending you an email.

It is your responsibility to maintain an account on the Unlock website portal, including maintaining an updated password, related to this Consent and your transaction with us. You must promptly notify us if you cannot locate your password. Instructions to update your password are below.

Your consent remains in effect until you give us notice that you are withdrawing it. We may also treat your failure to maintain an account on the Unlock website portal as a withdrawal of your consent to Electronic Communications. We will not impose any charges or fees to process your withdrawal and any changes will only be valid once we have had a reasonable period of time to process your withdrawal.

II. WITHDRAWING CONSENT

Even if you have provided your consent to receive Electronic Communications by signing this Consent, you have the right to withdraw your consent at any time and have the Electronic Communications provided or made available to you in a paper/non-electronic form. At this time, we do not charge to provide you with paper/non-electronic copies. If you withdraw your consent, Unlock may opt to terminate any outstanding applications.

To withdraw your consent, please contact us as provided below in Section V, *Our Contact Information*. Your withdrawal will become effective after a reasonable time required for processing your request.

III. HARDWARE AND SOFTWARE SYSTEM REQUIREMENTS

In order to access, view and retain Electronic Communications from us, you will need the following hardware and/or software:

1. A valid, working e-mail address that you can access. Please ensure that you add @unlock.com to your safe-senders list so that they are not misidentified as junk mail.
2. A personal computer capable of accessing the Internet and receiving, accessing, downloading, displaying, printing, storing and sending communications received from us in electronic format.
3. An internet browser such as Google Chrome.
4. A reader capable of viewing PDF files, such as Adobe Acrobat Reader.

IV. PAPER COPIES

We will not send you any paper copies of the Electronic Communications unless you so request or we otherwise deem it appropriate. You can obtain a paper copy of an Electronic Communication by either printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, please contact us as set forth below in Section V, *Our Contact Information*. We may charge you a reasonable fee to for the delivery of paper copies of any Electronic Communications. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Electronic Communication that you have authorized us to provide electronically.

V. OUR CONTACT INFORMATION

Please contact us at: Unlock Partnership Solutions, Inc., 1230 W. Washington St., Suite 310, Tempe, AZ 85288 if you have any questions regarding the information contained herein, or to do any of the following under this Agreement:

- Request paper/non-electronic copies of any Electronic Communications.
- Withdraw your consent to this Agreement.
- Request log-in assistance if you have misplaced your web portal account password.

VI. VALIDITY OF LAW

You acknowledge and agree that your consent to receive Electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act ("ESIGN Act"), 12 U.S.C. § 7001 *et seq.*, and that both you and we intend that the ESIGN Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.