

EDOCSIGNATURE® CONSUMER DISCLOSURE AND CONSENT

Consumer Disclosure - Conducting business electronically, receiving electronic notices and disclosures, and signing documents electronically.

Please read the following information. By proceeding forward and signing the document(s) you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. This electronic signature service is provided on behalf of our client, hereinafter known as ("Self-Help" or "Requesting Party"), who is sending or providing links where you can access electronic documents, notices, disclosures or requesting electronic signatures to you.

From time to time, the Requesting Party may be required by law to provide to your certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through this electronic signing system. You are not required to receive notices and disclosures or sign documents electronically. If you prefer not to do so you may request to receive paper copies and withdraw your consent at any time as described below.

Scope of Consent:

You agree to receive electronic notices, disclosures, and electronic signature documents with all related and identified documents and disclosures provided over the course of your relationship with the Requesting Party. You may at any point withdraw you consent by following the procedures described below.

Paper Copies:

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and print any open or signed documents sent to you through the electronic signature system. If you wish to receive paper copies in lieu of electronic documents, you may close this web browser and request paper copies from the Requesting Party by following the procedures outlined below. The Requesting Party may apply a charge for requesting paper copies.

Withdrawal of Consent:

You may withdraw your consent to receive electronic documents, notices or disclosures at any time. In order to withdraw consent, you must notify the Requesting Party that you wish to withdraw consent and to provide your future documents, notices, and disclosures in paper format. After withdrawing consent if at any point in the future you proceed forward and utilize the electronic signature system you are once again consenting to receive notices, disclosure, or documents electronically. You may withdraw consent to receive electronic notices and disclosures and optionally electronically signatures by following the procedures described below.

Requesting paper copies, withdrawing consent, and updating contact information.

You have the ability to download and print any documents we send to you through the electronic signature system. To request paper copies of documents or withdraw consent to conduct business

electronically (i.e. receive documents, notices, or disclosures electronically or sign documents electronically) please contact the Requesting Party by telephone, postal mail, or by sending an email to the Requesting Party with the following subjects:

"Requesting Paper Copies" provide name, email, telephone number, postal address and document title.

"Withdraw Consent" provide name, email, date, telephone number, postal address.

"Update Contact Information" provide name, email, telephone number and postal address

Any fees associated with requesting paper copies or withdrawing consent will be determined by the "requesting party."