

MEFA's Consent to Electronic Records Agreement

Please read this carefully and print a copy of this Agreement for future reference.

DEFINITIONS:

"Communications" means all disclosures, notices, agreements, statements, records, documents, and other information we provide to you, or that you sign or submit or agree to at our request.

"We", "us," and "our" means MEFA, its affiliates, and agents.

"You" and "your" means the person giving this consent.

"Service" means each and every product or service we offer, provide to you, or that you apply for, own, use, administer or access, either now or in the future.

ELECTRONIC DELIVERY:

As part of your relationship with us, we are required by law to give you certain information "in writing." We may also need to obtain your signature to perform certain functions. If you prefer, you can choose to both receive information and to provide necessary signatures related to your relationship with us electronically, instead. In order to do this, we first need your consent to use electronic records and signatures.

By checking the box, you consent to receive electronic mail (email) and online communications and disclosures regarding your transaction or account instead of by regular postal mail. Your consent to receive communications electronically includes, but is not limited to, transmittals of or regarding all loan applications, loan or credit agreements, notices, and other records you receive in electronic form from us. You understand and agree that this consent may cover information that we are required by law to provide to you in writing.

Your consent applies to Communications related to all Services we may make accessible or available, or offer to you, whether through a website, software application, email, messaging services (including text messages), or otherwise.

PAPER COMMUNICATION:

You may print a paper copy of any Communication from your computer by simply logging into your account. You may also call us at (855) 433-REFI (7334) and request a paper version. You will not be charged a fee for a paper copy.

UPDATING YOUR INFORMATION:

You agree to keep us informed of any changes in your telephone number, your mailing address, or your email address. You may contact us to tell us about these changes by email at refi@mefaorg or by phone at (855) 433-REFI (7334).

SYSTEM REQUIREMENTS:

In order to view and retain your electronic Communications, you will need:

- Internet access, a Current Version of an internet browser we support, and an email address;
- A printer or other storage device; and
- An active email address.

You must have a computer or handheld device using a Current Version of an operating system capable of supporting all of the requirements described above. By "Current Version", we mean a version of the software currently supported by its publisher. 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 our use of electronic Communications.

If we change these hardware or software requirements, and that change creates a material risk that you would not be able to access or retain your electronic Communications, we will notify you of the revised hardware or software requirements, but you will continue to receive electronic Communications until you withdraw your consent.

REVOCAION OF ELECTRONIC DELIVERY:

You have the right to withdraw your consent to receive/obtain electronic Communications by email at refi@mefa.org or by phone at (855) 433-REFI (7334). Please be aware, however, that withdrawal of consent may result in the termination of your use of or access to certain Services. Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it.