

E-Sign Act Consent

Reviewed February 2023

In order to enroll in Flexible Rent online and electronically, you'll need to consent to receive disclosures and other information electronically. You must also agree that your acknowledgements or other electronic consents on agreements, disclosures and documents constitute as your binding electronic signature. [CRB] and Best Egg Flexible Rent may send you legal notices, including but not limited to: credit application information, application disclosures, privacy notices, Truth in Lending disclosures, adverse action notices, promotional offer information, and other account-related information. Please continue reading the terms of this consent below.

1. Consent to electronic records and signatures.

By electing to receive electronic communications from us, you agree to be bound by and comply with the terms of this consent. If you do not agree to comply with these terms, you'll be unable to engage with Best Egg Flexible Rent online and electronically. After you've read these terms, please indicate your consent by clicking the "E-Sign Act Consent" checkbox on this website.

2. Scope of consent.

By electing to receive legal notices electronically, you're agreeing to receive the following communications (referred to as "Communications") from us, if applicable, by electronic means:

- Credit application information, application disclosures, authorizations
- Consents, Truth in Lending disclosures, Agreements, Credit Score Notices
- Adverse Action Notices, privacy notices, promotional offer information
- Any additional communications or disclosures

In addition, you're agreeing that your electronic signature on Communications, as evidenced by your clicking on a checkbox or other button on this website, has the same effect as if you signed them in ink.

3. Withdrawal of consent.

You can withdraw your consent to receive electronic Communications whenever you'd like. To withdraw your consent, give us a call at 833-707-1226. Withdrawing your consent will not affect the validity of any disclosures you've already received.

4. Option to receive a paper copy.

Feel free to contact us at 833-707-1226 to request paper copies of any Communications that we previously provided electronically.

5. Hardware and software requirements.

To access and retain the Communications subject to this consent, you'll need an active email address and a web browser that meets the security requirements of our site (specifically the latest two versions of Microsoft Internet Explorer or the latest version of Firefox and/or Google Chrome). You'll also need to download the latest free version of Adobe Acrobat Reader. To retain a copy of any of the Communications, you will need a printer or a storage device, such as a hard drive. You should check the software requirements frequently for updates. From time to

time, we may offer service or features that require your web browser be updated or reconfigured.

6. Updating contact information.

You are responsible for maintaining an email and mailing address that is active and can receive email and mail from Best Egg Flexible Rent. If your email or mailing address, or other contact information changes, you can update it by calling us at 833-707-1226.

7. Legal Effect.

By consenting, you agree that electronic Communications have the same meaning and effect as if we provided paper communications to you. When we send you an email or other electronic notification alerting you that certain Communications are available electronically and we do in fact make them available online, that will have the same meaning and effect as if we provided paper communications to you, whether or not you choose to view such Communications, unless you had previously withdrawn your consent to receive Communications electronically. You understand and agree that Communications are considered received by you within 24 hours of the time emailed to you unless we receive notice that the email was not delivered.

Other important terms and conditions. You agree that we will not be liable for any delays or failures in performance or for any interruptions arising from any cause or circumstance beyond our reasonable control.

You shall not send any computer viruses or other messages that could damage our systems. You further agree that you may not assign or transfer this consent and that any attempt to assign or transfer this consent by you shall be null and void. This consent shall be construed according to federal law, including the Electronic Signatures in Global and National Commerce Act. We reserve the right to send paper disclosures in lieu of electronic Communications. We also reserve the right to change any terms described in this consent.

The foregoing consents and Communications will, with your further consent, be deemed to apply equally to Best Egg's lending partners as available from time to time.

Please print or save this consent to your PC's hard drive for your personal records.