

CONSENT TO ELECTRONIC RECORDS AND COMMUNICATION

Please read the following important information carefully and retain a copy for future reference. As part of your relationship with us, you have the right to receive certain information “in writing” – which means you are entitled to receive such information on paper. The federal ESIGN Act and certain state laws allow us to provide this information to you electronically, instead, with your prior consent. To better serve you, we need your consent to use Electronic Records (defined below) in our relationship with you generally. This document informs you of your rights when receiving Electronic Records from us in connection with any GreenSky® Program bank loan for which you apply (“Account”). You must read and consent to the terms outlined below.

Definitions. For purposes of this Consent to Electronic Records and Communication, the following terms have the following meaning:

“We,” “us,” and “our” refer to your lender and its current and future affiliates, agents, and assigns and any other person or entity who provides services related to your Account, including the GreenSky® program.

“You” and “your” means the person giving this consent, and also each additional applicant, accountholder, authorized user, and account contact on any GreenSky® program bank loan you apply for.

“Electronic Records” are any legally-required disclosures, agreements, Account information, notices, statements, and other information to you electronically. Electronic Records may include, but are not limited to, applicable disclosures pursuant to the Equal Credit Opportunity Act and Regulation B; ESIGN Act Disclosure and Consent; the Truth in Lending Act and Regulation Z; the Gramm-Leach-Bliley Act and Regulation P; and any other federal, state or local law, or regulation applicable to your application or Account.

Your Consent to Use Electronic Records and Signatures. By agreeing to this Consent to Electronic Records and Communication, you acknowledge receipt of this document, consent to the use of Electronic Records and electronic signatures in connection with your account (collectively, “Your Consent”). Your Consent is effective until you withdraw Your Consent. We may always, in our sole discretion, provide you with a document in writing, even when you have chosen to receive it electronically.

Requesting Paper Copies. You may request paper copies of Electronic Records at no cost by writing to us at P.O. Box 29429, Attn: Mail/Print, Atlanta, GA 30359 or emailing us at service@greenskycredit.com.

Doing Business Electronically. Before you decide to do business electronically with us, you should consider whether you have the required hardware and software capabilities described below.

Hardware and Software Requirements. To access and retain Electronic Records electronically, you will need to use the computer software and hardware identified below. “Current Version” means a version of the software or hardware that is currently being supported by its publisher. You will need the following:

- Internet access,
- Current Version (defined below) of a PDF reader (such as Adobe® Acrobat),
- Current Version of an Internet browser (such as Internet Explorer, Firefox, Chrome, Safari),
- A means to retain documents by printing or storing electronically,
- A valid email address, and
- A personal computer, mobile device, or other device capable of supporting the requirements listed above.

If these requirements change in a way that creates a material risk that you would not be able to receive or retain your Electronic Records, we will notify you. Continuing to use Electronic Account Services after receiving notice of the change is reaffirmation of Your Consent.

Withdrawing Consent. You have the right to withdraw Your Consent at any time and at no cost to you. If you withdraw Your Consent prior to the approval of your application, this will prevent you from receiving credit from us based upon an

online application. If at any time you wish to withdraw Your Consent, contact us toll free at (866) 936-0602 or write to us at P.O. Box 29429, Atlanta, GA 30359. If you withdraw Your Consent, the legal enforceability of any prior Electronic Record will not change.

YOUR CONSENT TO ELECTRONIC COMMUNICATIONS (“COMMUNICATIONS”)

You provide your consent and agree that we may contact you for any lawful reason, including, but not limited to, in connection with your application and Account, including for the collection of amounts owed to us under any loan granted, and to market goods and services of your lender, its servicer, or any unaffiliated third-party. We may contact you at such addresses or numbers (including wireless cellular telephone numbers and ported landline numbers) as you may provide to us from time to time. We may use any means of communication, including, but not limited to, postal mail, telephone, electronic mail, text messaging, voice messages, or other technology, to reach you. You agree that we may use automated dialing and announcing devices which may play recorded messages. We may also send text messages to your telephone. You are not required to provide your mobile telephone number as a condition of receiving credit, and you may withdraw your consent to use automated dialing systems and pre-recorded messages in connection with your mobile telephone number at any time by contacting us toll free at (866) 936-0602 or P.O. Box 29429, Atlanta, GA 30359.

By providing Your Consent, you

- 1. Acknowledge that you have the technical ability to access the Electronic Records in the designated formats described above;**
- 2. Acknowledge that you have read the information about Electronic Records and Communication;**
- 3. Consent to having legally-required disclosures, agreements, Account information, notices, statements, and other information provided or made available to you in electronic form and doing business with us electronically;**
- 4. Acknowledge that you may request a paper copy of an Electronic Record at no charge to you; and**
- 5. Indicate your intent to utilize electronic signatures to apply for credit and process transactions on your account.**