

Disclosure Relating to Electronic Delivery Electronic Delivery Disclosure Agreement

Prior to using Hometap Equity Partners (Hometap) electronic services, you must affirmatively consent to the terms of our Electronic Delivery Disclosure Agreement ("Agreement"). In this agreement, "You" and "your" means the person giving consent, and also each authorized representative identified. The electronic services allow you to electronically initiate a transaction and communicate with Hometap. This Agreement contains the terms that govern your use of Hometap's electronic services. "We," "us," and "our" in this Agreement means Hometap. From time to time, Hometap may be required to provide you with certain information, notices, or disclosures as required by federal or state law. Described below are the terms and conditions for providing such notices and disclosures electronically.

Please read the complete information below before executing this Agreement.

If you can access information electronically to your satisfaction and agree to the terms and conditions below, you may agree to the terms of this Agreement by clicking the check box to agree to this E-sign policy.

Prior to consenting to this Agreement you must be informed of:

- (a) **Your right to receive paper copies.** You have the option to receive a paper or non-electronic form of the record and the transactions or category of records that may be provided;
- (b) **Your right to withdraw consent.** You have the right as a consumer to withdraw this consent. The conditions, consequences or fees in the event of such a withdrawal request and the procedures necessary to withdraw are included below;
- (c) **Procedures for requesting paper copies.** The procedure for requesting a paper copy of an electronic record (and any fees associated with such request) are included below;
- (d) **Your obligation to inform Hometap.** You have the obligation to inform us and update us of how we can contact you electronically;
- (e) **Hardware and software requirements.** The minimum hardware and software requirements necessary for you to access and retain electronic records is provided below. By consenting you agree that you possess satisfactory hardware and software to access or maintain electronic records as set forth in this policy. If these minimum requirements change you will be notified via the contact information we have on file for

you at the time. You will at the time of such a change have the option to withdraw consent.

(f) Your responsibility to provide proof of your ability to access the information and electronically consent to all of these terms and conditions.

We may always, in our sole discretion, provide you with any communications in writing, even if you choose to receive it electronically.

Receiving a Paper Copy - You have the right to receive a paper copy of the Electronic Delivery Disclosure. You may request a paper copy of this Agreement at no charge in one of the following ways: send an electronic mail message ("E-mail") with your name and e-mail address to notice@hometap.com or, call us at 617-399-0603. Be sure to state that you are requesting a copy of the Electronic Delivery Disclosure.

Withdrawing Your Consent to Receive Notices Electronically - You can contact us in any of the ways described in the preceding paragraph to withdraw your consent to receive any Hometap electronic notices and/or future notices. **Please be aware that your withdrawal of your consent may result in the termination of your access to our electronic services, and your ability to utilize Hometap products and services. To the extent that consent is withdrawn after fees have been incurred by Hometap in order to process your request, Hometap reserves the right to collect those fees from you.** Your withdrawal of consent shall be effective within a reasonable period of time after receipt by Hometap. Failure, on the part of Hometap, to provide adequate notice of changes in hardware and/or software specifications can be treated as a withdrawal of consent by the consumer without the imposition of fees.

Notifying Us of a Change in your E-mail Address - You must notify us of any change in your e-mail address by sending us an email with your name and new email address at notice@hometap.com.

Hardware and Software Requirements - In order to use Hometap's products, services and web application to access, receive and retain notices electronically, you must have the following hardware and software:

- A connection to the internet

- An internet browser (ex: Firefox, Chrome, Explorer, Safari, etc.)
- A computer and an operating system capable of supporting the above
- A printer if you wish to print and retain paper records, and electronic storage if you wish to retain records in electronic form
- An active email address

Change in Hardware and/or Software Specifications - We will give you notice of any change of the previously disclosed specifications and/or requirements if the proposed change will adversely affect your ability to access and retain subsequent electronic notices from us.

Nothing in this agreement affects the content or timing of disclosures to be provided by any other statute, regulation or other rule of law. If any law requires verification or acknowledgement of receipt of such notice or disclosure, the notice or disclosure may be provided or made available electronically only if the method used provides verification or acknowledgements of receipt, whichever is required. Oral communication or a recording of an oral communication shall not qualify as an electronic record for the purposes of consent to receive electronic notices.

BY CLICKING THE I AGREE BUTTON you consent to the electronic delivery of the Electronic Delivery Agreement and other notices or disclosures relating to the Agreement. You confirm that you are able to access information in an electronic form and you also agree that the institution does not need to provide you with an additional paper (non-electronic) copy of the Agreement unless specifically requested. You agree to the terms and conditions of all applicable notices and disclosures. You agree and consent to the receipt of all notices, disclosures, authorizations, and other documents required to be provided or made available to me by Hometap until or unless I notify Hometap as described above that I withdraw my consent.