

CONSENT FOR ELECTRONIC SIGNATURES, RECORDS, AND DISCLOSURES

Last updated on September 1st, 2023

Please read this information carefully and print a copy and/or retain this information for future reference.

- 1. Introduction.** You are submitting a request for mobile home loan pre-qualification and preapproval through Porchpass("Loan Inquiry"). If you pass the prequalification, Porchpass will provide you with competitive loan offers from lenders, brokers and/or investors on its network ("Partners"). Porchpass's services are free to the consumer and are wholly completed online. Please see the [Terms of Use Agreement](#), incorporated herein by reference, for additional information, definitions and terms. Porchpass can only provide you the benefits of its services by conducting its business electronically. To do this, we need your consent ("e-Consent") to provide you with certain disclosures, notices and other communications electronically ("Disclosures and Communications") in connection with your Loan Inquiry
- 2. Option for Paper or Non-Electronic Records.** Disclosures and Communications will be provided to you (and on behalf of any individual designated by you) electronically either via your designated email address and/or posted to an account you establish through www.porchpass.com. However, if you wish to obtain a paper copy of any legally required disclosure, you may write to Porchpass, Disclosure Request, 84 NE Loop 410, Suite 180, San Antonio, Texas 78203 with the details of your request. Paper copies will be provided to you at no charge.
- 3.** In order to provide you with offers from some of our third-party lenders, insurance carriers, and/or service providers ("Partners"), the Partners must obtain your consent to use and accept Disclosures and Communications("E-Consent").
- 4.** This form notifies you of your rights when receiving electronic disclosures, notices, and information. By checking the box referring to our terms, or this form, or otherwise clicking on the link assenting to our terms, you acknowledge that you received this E-Consent and that you consent to conduct transactions using electronic signatures, electronic disclosures, electronic records and electronic contract documents ("Disclosures").
- 5. Scope of Consent.** Your E-Consent to receive Disclosures and Communications and to do business electronically, and our agreement to do so, applies to this Loan Inquiry with Porchpass and its participating Network of Lenders. This E-Consent applies to all online interactions concerning you, us and the Partners, including interactions using mobile devices (such as tablets and smartphones) or computers.
- 6. Consenting to Do Business Electronically.** Before you decide to do business electronically with us or the Partners, you should consider whether you have the required hardware and software capabilities described below.

7. **Hardware and Software Requirements.** To access and retain the Disclosures and Communications electronically, you will need a device capable of accessing the Internet; an e-mail account which you are able to access; and an internet browser that supports 128-bit encryption, such as: Chrome®, Firefox® or Internet Explorer®. To read some of the Disclosures and Communications, you may also need to have software that allows reading PDF files, such as: Adobe® Acrobat Reader or Foxit®. To retain copies of Disclosures and Communications for future reference, you will need a storage device with sufficient space or a printer.

8. **Withdrawing Consent.** You not be able to withdraw your E-Consent to do business with Porchpass during the Loan Inquiry process, because Porchpass will provide the Disclosures and Communications to you instantaneously. However, after your Loan Inquiry is submitted, you may withdraw your consent to do business electronically in connection with your Loan Inquiry with Porchpass at no cost to you. If you choose to withdraw your consent in connection with your Loan Inquiry, you can receive future Disclosures and Communications in paper form, by U.S. mail at no charge to you by contacting 1- 210-670-5553, through any account you have with us, or in writing at the address provided above.. If you withdraw this E-Consent, the legal validity and enforceability of prior electronic Disclosures and Communications will not be affected.

9. **Changes to Your Contact Information.** You should keep us and the Partners informed of any changes to your email or U.S. postal mailing address. You may change your contact details by logging into the Partner's website, or by sending us the request by email to hello@porchpass.com.

10. **YOUR ABILITY TO ACCESS DISCLOSURES.** BY CHECKING THE BOX REFERRING TO THIS FORM, YOU HEREBY CONFIRM THAT YOU CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE.

11. **CONSENT.** BY CHECKING THE BOX REFERRING TO THIS FORM, YOU HEREBY CONSENT TO THESE TERMS AND TO DOING BUSINESS WITH US AND THE PARTNERS ELECTRONICALLY. YOU FURTHER ACKNOWLEDGE THAT YOU HAVE READ ALL INFORMATION PROVIDED HEREIN ABOUT ELECTRONIC SIGNATURES, RECORDS, DISCLOSURES, AND DOING BUSINESS ELECTRONICALLY.

[Download this document](#) in Adobe Acrobat (PDF) format.

PLEASE PRINT AND RETAIN A COPY OF THIS CONSENT AGREEMENT FOR YOUR RECORDS.