

# Consent

## Electronic Records and Signatures Agreement

### Consent to Receive Electronic Loan Documents

Federal and State law require that you be provided various disclosures, records, notifications, and documents ("Loan Documents") over the course of this specific loan transaction. You have the option of receiving these Loan Documents either physically or electronically. In order to receive, view, and/or sign these Loan Documents electronically, you must understand and consent to the following terms and conditions:

The following are the minimum computer software and hardware requirements necessary to access/receive and retain Loan Documents electronically:

- Personal computer or other device which is capable of accessing the Internet
- Web browser (Current versions of Mozilla Firefox, Chrome, Edge, Safari)
- Adobe Acrobat Reader® (visit <http://get.adobe.com/reader/> if you need to download the latest version) or other equivalent software
- An active internet email address
- A printer or the ability to download and save information to your personal computer or device

Your consent only applies to Loan Documents associated with this specific loan transaction, and this consent does not apply to any other subsequent loan transaction(s).

- You may withdraw your consent to receive these Loan Documents electronically at any time, without charge. In the event you wish to withdraw this consent or you need to update your contact information, including your email address, send the information in writing to:

NEW DAY FINANCIAL, LLC.  
8160 MAPLE LAWN BLVD  
FULTON, MD 20759

- You have the right to request and obtain a paper version of any electronically-delivered Loan Document(s) without charge, even if you originally consented to receive Loan Document(s) electronically but subsequently withdrew that consent.

By accepting, you certify that you understand these requirements, and you consent to the electronic delivery of Loan Documents.

By declining, you certify that you are declining electronic delivery of Loan Documents and would rather have them delivered in paper form.

Having read the Agreement, do you accept using electronic records and signatures?