

Centennial Lending Consent and Authorization for Electronic Transmission of Loan Statement

eStatement Consent Form:

I hereby request and authorize Centennial Lending to send notice of regular periodic loan statements in electronic format for all loans listed in this agreement to be received via email. I understand and agree that I will not receive paper copies through the US PostalMail and that my statements will be accessible through a secure website.

I understand that I may revoke this agreement to receive electronic statements anytime. There are no fees to rescind this agreement. I may withdraw consent and revoke this agreement, by contacting Centennial Lending at 720-494-2740, sending an email to servicing@centennial-lending.com, or sending written notification to Centennial Lending LLC, 11281 Business Park Circle, Firestone, CO 80504.

I agree to maintain a valid email address and will promptly notify Centennial Lending of any future changes. I further agree that Centennial Lending may fully rely on this email address until further notice. An email will be sent to the address listed below notifying me that my E-Statement(s) are ready to be viewed. If electronic delivery of the notification is deemed undeliverable, I understand an attempt will be made to contact me. If delivery or email verification is unable to be confirmed, Centennial Lending reserves the right to rescind this agreement and re-commence sending paper statements to the address on file. A new application for e-statements will be required for reinstatement after suspension of e-statements. I acknowledge the loan servicing agreement and disclosures that I previously received remain in effect and the same terms regarding paper statements also apply to electronic statements. I further agree to indemnify and hold Centennial Lending harmless from all loss, cost or liability for any technical failure of any kind, including but not limited to computer virus, loss of data, unauthorized access, or any other issues arising from notifications sent to an invalid or shared email address that I have provided. Additionally, in the event that I have provided you a shared email address or I access my e-statements from a shared computer, I hereby waive any applicable right to Privacy with the respect to other persons having access to such shared email address or shared computer.

Hardware and Software Requirements You must have, at your cost:

A computer with Microsoft Windows 7 or 8 Operating System, or Apple Mac OS X v10.8 Operating System. Internet Explorer versions 10 and 11, Mozilla Firefox 11.0 , Apple Safari 6.2 , or Google Chrome internet browser with 128-bit SSL encryption; JavaScript and cookies enabled. Other internet browsers may be used but are not supported. Internet access and connectivity. A valid operating email address. Adobe Reader software to access, view and print documents provided to you in PDF format. A free copy of Adobe Reader may be downloaded at <http://www.get.adobe.com/reader>. Sufficient memory and drive space capacity to download and save PDF documents to your computer. To print or download documents you must have a printer connected to your computer or have sufficient hard-drive space (approximately 1 MB) on your computer to download, store and view the information.

By affirmatively consenting, you confirm that you have access to the necessary hardware and software. You must obtain and maintain, at your expense, compatible hardware and software specified above. We are not responsible for any third party browser or other software you may need to use to access disclosures and online services. Any such software is accepted by you as-is and is subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at time of download and installation. You should have current anti-virus/malware/spyware software installed on your computer and keep the software updated. It is important that you download and install all service packs, security updates, version updates, and software updates as deployed by your Operating System and/or internet browser software provided in a timely manner. These updates may address software vulnerabilities that hackers or malware could otherwise exploit.

Changes to Hardware and Software Requirements If the hardware or software requirements change causing an issue where you would not be able to access disclosures and/or online services, we will provide you notice of the revised hardware or software requirements. Your continued use of online services after we send you notice of the change is reaffirmation of your consent. We may discontinue the support of any internet browser or other software at any time and without advance notice if we believe that it suffers from a security flaw or other flaw that creates a risk or otherwise makes it unsuitable for use with the disclosures and/or online services. Such discontinuation could result in the unavailability of disclosures and/or online services to those with such identified internet browser or software.