

Consent to Electronic Records and Signatures

In this Consent, the words “we,” “us,” “our,” “Zippy” and “the Company” refer to Zippy, Inc. and its affiliates including Zippy Loans, LLC, Zippy Loan Servicing, LLC, Zippy Insurance Services, LLC, Zippy Homes, LLC, Zippy Settlement Services, Zippy Management, LLC, Zippy Technology, LLC. “You” refers to the user of our services and the person providing this Consent. By clicking “Continue” on the page that linked you to this agreement, you agree to conduct transactions with us electronically, which includes your consent to execute contracts and documents electronically, you represent that you have the necessary hardware and software to receive, print and save copies of Documents that we send you, including by email, and to receive required notices and disclosures and any other documents related to your account (collectively, “Documents”) electronically to the extent not prohibited by applicable law. Our electronic delivery of Documents will include, but not necessarily be limited to, posting on the website, delivery to your user account or online portal, and sending via email (which may include attachments or embedded links).

We may, at our discretion, provide Documents to you electronically or we may choose to send paper copies of Documents to you even though we have made or could have made them available to you electronically.

System Requirements to Access Documents

To receive and retain an electronic copy of the Documents, you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- For a desktop or tablet, one of the following Internet web browsers : Windows Edge Current Version (Windows Only); Mozilla Firefox Current Version; Safari Current Version (Mac OS only); or Google Chrome Current Version.
- For a mobile device, one of the following Internet web browsers: Apple iOS Current Version or Android Current Version.
- A valid email address.
- A printer capable of printing from your device, if you choose to print.

If any of the above equipment and software requirements for accessing and retaining your Documents change we will notify you.

Updating your Contact Information

It is important that you keep your contact information, particularly your email address, current with us and we may treat your failure to do so as a withdrawal of your consent to receive Documents electronically. Therefore, please notify us immediately if you change any of your contact information, including your email address, using the contact information in the Contact Us section.

Withdrawal of Electronic Acceptance of Documents

You may withdraw your consent to receive Documents electronically at any time and request to receive all future Documents, if any, in paper format, using the contact information in the

Contact Us section. If you withdraw your consent before you obtain a loan or other product or service from us, you will not be able to complete your transaction with us, since our ability to provide an effective service to you requires electronic transmission of documents. If you withdraw your consent after you receive a mortgage or other product or service from us, we will send all future Documents (if any) to you in paper form. If you withdraw your consent to receive Documents electronically, you may experience slower service and will not be able to use certain features or receive certain information that are available only electronically.

Paper Delivery of Documents

At any time, you may request from us, using the contact information in the Contact Us section, a paper copy of any Document we provided or made available electronically to you. You will be charged a fee for paper copies to cover printing and postage costs.

Contact Us

You may contact us to change your contact information, request paper copies of Documents, or withdraw your prior consent to receive Documents electronically through any of the following means:

By updating your profile at (preferred): ZippyMH.com

By email: LegalNotices@ZippyMH.com

By phone: 512-975-2947

By mail: 750 N Saint Paul St Ste 250
PMB 57583
Dallas, Texas 75201-3206

Be sure you provide your name and mailing address and state that you are requesting a copy of the Documents.