

Electronic Communication and Signatures Consent

Please read this E-SIGN Disclosure and Consent (this “*Consent*”) thoroughly. You understand that you are not required to consent to receive Communications electronically from us. If you do not consent, we will provide any required Communications to you in non-electronic format. Your decision whether to consent to electronic records and signatures does not, by itself, affect whether you qualify for credit. However, if you do not consent to conduct the transaction electronically, you may be required to complete the transaction using available non-electronic procedures. **By agreeing to the terms and conditions in this Consent, you affirmatively consent to the use of electronic Communications (defined below), electronic records and electronic signatures when transacting business with us. Your consent expressly includes, but is not limited to, any loan transactions you initiate on our website, www.savvyloans.com, and all Communications related to your request.** For the purposes of this Consent, “Savvy,” “we,” “us,” and “our” mean Good News Group, LLC DBA Savvy Loans. Where a Communication relates to a loan made by a third-party lender, this Consent also authorizes that third-party lender to provide Communications to you electronically through Savvy’s electronic platform, to the extent disclosed in the applicable transaction documents. If your loan is made by Hillcrest Private Credit Funding I, LLC, Hillcrest is the lender and Good News Group, LLC DBA Savvy Loans is the credit services organization/credit access business. Savvy is not the lender. This E-SIGN Disclosure and Consent has been reviewed by the Chief Executive Officer and the Compliance Committee of Good News Group LLC DBA Savvy Loans.

Documents and Certifications to be provided electronically. You acknowledge and agree that we may provide you with the Communications described below in electronic format until you withdraw your consent. You consent to receive electronic documents including, but not limited to documents, notices, disclosures, agreements, loan agreements, loan modifications, periodic billing statements, authorizations, acknowledgements, terms and conditions, statements, receipts, other documents, and any documents we are required to provide to you in writing or otherwise (collectively, “*Communications*”). Communications may include, as applicable: (i) this Consent; (ii) Texas credit services or credit access business disclosures; (iii) the Credit Services Agreement; (iv) the Promissory Note or Loan Agreement; (v) federal Truth in Lending disclosures; (vi) electronic fund transfer and payment authorizations; (vii) privacy notices; (viii) notices relating to payments, servicing, default, collections, or changes to your accounts; and (ix) other legally required disclosures or notices relating to your application, Loan, or relationship with us or the applicable lender. You acknowledge and agree that your consent applies to Communications related to the loan application and resulting transaction for which you are providing this Consent, and to Communications relating to that transaction for as long as necessary to administer or service it. This consent does not apply to future, separate applications. We will ask you for your consent again for each new application.

Your Right to Receive Paper Records. You have the right or option to receive records that we are legally required to provide to you in writing in paper or other non-electronic form. You may decline to receive legally required Communications electronically. If you do so, contact us using one of the methods listed below and we will explain the available process for completing or continuing the transaction without electronic delivery. We will not charge you a fee solely because you decline or withdraw consent to electronic delivery.

Required Technology. To access and retain the Communications in electronic form, you must have the following:

- Access to a current version of a supported web browser (e.g., Google Chrome, Safari, Firefox, Microsoft Edge, or another browser that can display the Savvy Loans website or downloading PDF documents);
- Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit;
- An email account with an Internet service provider and adequate email software to receive electronic communications;
- Software that enables you to view documents in Portable Document Format (PDF) (e.g., Adobe® Acrobat); and
- A computer, smartphone, tablet or other device with an internet connection that permits you to access the Communications and either save them electronically or print them.

You should verify before consenting that you can open, view, download and retain a PDF document using the device and software you are currently using.

Demonstrating Your Ability to Access Electronic Records. Before you provide your electronic consent, we will make this Consent available to you electronically in the same general way transaction documents will be provided. By opening or viewing this Consent and then checking the consent box during the application process, you confirm that you can access this electronic document and the PDF documents that will be provided during the transaction. If you cannot access, view, download or retain this Consent or another electronic document, do not check the consent box. Contact us using the information below to request assistance or a non-electronic method of receiving the applicable records.

Updating your email address. You are required to provide an accurate and complete email address and any information requested by us, and to maintain and update any changes to the information promptly. You can update information by: (i) calling us at 1-888-589-5171, (ii) emailing us at hello@savvyloans.com, (iii) updating your preferences on our website at www.savvyloans.com, or (iv) writing

us at Savvy Loans, 1220 River Bend Drive, Suite 250, Dallas, TX 75247. You are responsible for notifying us if the email address or other electronic contact information we use to communicate with your changes.

Electronic Signatures and Transaction Process. After you provide this Consent, Communications may be presented to you electronically, and you may be asked to electronically sign or acknowledge individual documents relating to your transaction. We also may use electronic signatures and obtain your electronic signature as part of our transactions with you. Your consent to electronic records and signatures under this Consent does not by itself, constitute your signature on or agreement to the Credit Services Agreement, Promissory Note, payment authorizations or any other separate transaction document. Each agreement, authorization, disclosure acknowledgement or other document requiring your electronic signature or affirmative assent will be identified separately during the transaction and will be associated with the electronic action by which you sign or acknowledge that document.

Paper Copies. At your request, we will provide you with a paper copy of any Communications that we have provided to you electronically at no cost to you. To request a paper copy of any Communications, you must: (i) call us at 1-888-589-5171, (ii) email us at hello@savvyloans.com, (iii) update your preferences on our website at www.savvyloans.com, or (iv) write us at Savvy Loans, 1220 River Bend Drive, Suite 250, Dallas, TX 75247. You may also download, save and print Communications directly from your SavvyLoans account or transaction screen when that functionality is available.

Withdrawing your consent to receive Communications electronically. You have the right to withdraw your consent to receive electronic Communications from us at any time. To withdraw your consent, you must: (i) call us at 1-888-589-5171, (ii) email us at hello@savvyloans.com, (iii) update your preferences on our website at www.savvyloans.com, or (iv) write us at Savvy Loans, 1220 River Bend Drive, Suite 250, Dallas, TX 75247. We will not charge you for withdrawing your electronic consent. The withdrawal of your consent to receive Communications electronically will be effective within a reasonable period after we receive and process your request. If you withdraw your consent before completing an electronic application or transaction, you may be unable to continue that application or transaction electronically and may need to use an available non-electronic process. If you withdraw your consent after entering into a Loan or Credit Services Agreement, your withdrawal will not cancel or alter the Loan, Credit Services Agreement, or any other agreement that you previously executed. It will apply prospectively to Communications that are subject to your withdrawal, except where applicable law permits otherwise. Withdrawal of this Consent will not affect the legal effectiveness, validity, or enforcement of electronic records that were properly provided to you before your withdrawal became effective.

Changes to Hardware or Software Requirements. We may change the hardware or software requirements necessary to access or retain electronic Communications. If a change creates a material risk that you will no longer be able to access or retain Communications covered by this Consent, we will provide you with a statement describing the revised hardware and software requirements and remind you of your right to withdraw this Consent without a fee and without any new condition or consequence that we have not previously disclosed. Where required by the E-SIGN Act, we will obtain your electronic consent again after providing that information. We may treat your failure to provide us with a valid email address or the malfunction of a previously valid email address as an indication that electronic delivery may no longer be effective. If this occurs, we may contact you through another available method and take appropriate steps consistent with applicable law and this Consent.

Federal Law. All Communications provided in electronic or paper format from us to you will be considered “in writing” to the extent permitted by applicable law. You should print or otherwise retain a copy of the Communications for your records. You agree that the federal Electronic Signatures in Global and National Commerce Act (15 U.S.C. §§ 7001 et seq.) applies to: (i) this Consent; and (ii) our ability to conduct business with you by electronic means. Nothing in this Consent changes the content, timing, presentation, delivery, signature, acknowledgement, or other substantive requirements imposed by any federal or state law governing a particular Communication or transaction.

Electronic Delivery of Payment Notices. Certain federal laws may require Lender or Savvy Loans to provide notices before particular payment withdrawals or following unsuccessful payment attempts. I affirmatively consent to receive such notices by the electronic delivery method selected below:

I understand that I may withdraw my consent to receive such notices electronically through a reasonable method, and withdrawal of this consent will not revoke any separate payment authorization I have provided.