

This Disclosure applies to any and all of your mortgage accounts serviced by Selene Finance LP.

### **1. Electronic Delivery Disclosures**

By accepting these terms, you agree that we may provide you with legal notices and disclosures in electronic format, unless and until you withdraw your consent as described below.

### **2. Method of Providing Disclosures to You in Electronic Form**

All notices and disclosures that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a website that we will designate in an e-mail notice we send to you at the time the information is available, or (3) by access to a website that we will generally designate in advance for such purpose, when allowed by law.

### **3. How to Withdraw Consent**

You may withdraw your consent to receive notices and disclosures in electronic form by contacting us at (877) 735-3637. At our discretion, we may treat your delivery of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic notices or disclosures. We will not impose a fee to process the withdrawal of your consent to receive electronic notices and disclosures. Any withdrawal of your consent to receive electronic notices and disclosures will be effective only after we have a reasonable period of time to process your withdrawal.

### **4. How to Update Your Records**

You must provide us with current, accurate and complete e-mail address, contact, and other information related to this Disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update contact information (such as your e-mail address) by contacting us at (877) 735-3637.

### **5. Hardware and Software Requirements**

In order to access, view, and retain electronic notices and disclosures that we make available to you, you must have the following hardware and software:

1. Internet Explorer 11 or higher
2. Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
3. Adobe Acrobat Reader 9 or higher
4. An e-mail account with an internet service provider and e-mail software in order to participate in our electronic communications

5. A personal computer (for PC's: 1.5 GHz or faster processor with Windows 7 or higher; for Mac: Intel processor with MAC OS v10.11 or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above
6. Your system/device must have the ability to download and store PDF files.

## **6. Requesting Paper Copies**

We will not send you a paper copy of any electronic notices and disclosures unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic notice or disclosure by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic notice or disclosure to you. To request a paper copy, contact us by telephone (877) 735-3637. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

## **7. Communications in Writing**

All notices and disclosures in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records, a copy of this Disclosure, your initial authorization to receive electronic notices and disclosures and any changes to that authorization, and any other communication that is important to you.

## **8. Federal Law**

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

## **9. Termination / Changes**

We reserve the right, at our sole discretion, to discontinue, or to terminate or change the terms and conditions on which we provide electronic notices and disclosures. We will provide you with notice of any such termination or change as required by law.

By clicking the link to access your documents, you

(i) agree that your use of electronic process provided by us to establish your agreement to this Disclosure constitutes your electronic signature and signifies your intent to be bound;

(ii) consent to receive an electronic record of notices and disclosures in lieu of a hard or paper copy or version thereof unless specifically requested (provided that your consent to receive electronic notices or disclosures may be withdrawn as described above); and

(iii) acknowledge and demonstrate your ability to access electronically this Disclosure, electronic notices and disclosures, and your satisfaction of the software and hardware requirements described above.