ELECTRONIC SIGNATURE & COMMUNICATIONS CONSENT AGREEMENT

Lender/Broker: S.O.S. Loans, Inc. (NMLS ID: 2222125)

Website: sosloans.com

Please review this Electronic Signature and Communications Consent Agreement ("Agreement") carefully before submitting your loan application. By checking the acknowledgment box and clicking "Submit," you agree to conduct business electronically with S.O.S. Loans, Inc.

1. Scope of Consent

This Agreement applies to all interactions, applications, disclosures, notices, agreements, and transactions conducted with S.O.S. Loans, Inc. and its wholesale lending partners, servicers, or authorized assigns. By providing your consent, you agree to receive and sign electronically:

- Loan applications, pre-qualification forms, and intake questionnaires.
- Federal and California state-mandated disclosures (including Truth in Lending, Gramm-Leach-Bliley Privacy Notices, and California DFPI/CFL disclosures).
- Loan estimates, closing disclosures, promissory notes, security agreements, and payment authorizations.
- Periodic statements, delinquency notices, and general servicing communications.

2. Legal Effect of Electronic Signatures

Pursuant to the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act, 15 U.S.C. § 7001 et seq.) and the California Uniform Electronic Transactions Act (UETA, Cal. Civ. Code § 1633.1 et seq.), any electronic signature, digital signature, or checkbox acknowledgment you execute on sosloans.com or authorized third-party signature platforms (e.g., DocuSign) holds the same legal validity, effect, and enforceability as a handwritten "wet" signature.

3. Hardware and Software Requirements

To access, view, sign, and retain electronic records, you must have:

- A valid, active email account.
- A computer, smartphone, or tablet connected to the internet.
- An up-to-date web browser with 128-bit encryption enabled (e.g., Google Chrome, Mozilla Firefox, Apple Safari, or Microsoft Edge).
- Software capable of viewing Portable Document Format (PDF) files (e.g., Adobe Acrobat Reader).
- Access to a printer or storage drive to download and retain copies of all electronic records.

4. Updating Your Contact Information

You are responsible for keeping your electronic contact information accurate and current. If your email address, physical address, or phone number changes, you must notify S.O.S. Loans, Inc. immediately by emailing **info@sosloans.com** or updating your profile through the secure portal.

5. Requesting Paper Copies

You have the right to request a paper copy of any electronic record provided to you. S.O.S. Loans, Inc. will provide paper copies of your loan documents upon written request submitted to **info@sosloans.com** at no additional charge. Requesting a paper copy does not constitute a withdrawal of your electronic consent.

6. Withdrawing Your Consent

You may withdraw your consent to receive future disclosures and conduct business electronically at any time by sending written notice to **info@sosloans.com** with the subject line *"Withdrawal of Electronic Consent."*

- Withdrawal of consent will become effective within five (5) business days of receipt.
- Because our application and origination processes are paperless, withdrawing consent prior to loan approval or funding may result in the termination of your online application or delay loan processing.
- Any disclosures or agreements executed prior to the effective date of withdrawal remain legally binding.

Last Updated: August 2026