

eSign Disclosure and Consent for GRAVITY LENDING

Please read the following information carefully. By proceeding forward and signing this document by clicking "Submit" on the application page, you are agreeing that you have reviewed the following disclosure and consent to conduct business using electronic communications, to receive any document or communication electronically, and to utilize your electronic signature in lieu of signing paper documents. As used in this disclosure, "document(s) or communication(s)" means any agreement, authorization, disclosure, notice, or other document related to your transaction with GRAVITY LENDING or any lender within the Gravity Lending lender network, including but not limited to any document or communication that we are required by law to provide you in writing.

E-Sign Act.

Federal regulations require that we provide you with certain documents or communications: (1) at the time you contract for services and/or before you use those services for the first time and (2) when you authorize transfers from your deposit account to your or someone else's credit card or loan account; and, that the document or communication be in writing in a form that you may keep. The Electronic Signatures in Global and National Commerce Act (E-Sign Act) allows GRAVITY LENDING to provide you with documents or communications in electronic form rather than in written form and allows you to use your electronic signature in lieu of signing a paper document if you consent after we have provided you with the following information.

Your Consent to Use Electronic Signature and Electronic Delivery of Documents or Communications.

By clicking "Submit" on the application page, you consent to use your electronic signature to sign any document or communication and to receive electronic delivery of any document or communication. You understand that your electronic signature is legally binding, just as if you had signed a paper document. If you do not click "Submit", you may not proceed to enroll in GRAVITY LENDING'S eSignature process.

Scope of Your Consent.

Your consent to use electronic signatures and to receive documents or communications electronically applies only to a document or communication pertaining to your engagement with GRAVITY LENDING and/or one of GRAVITY LENDING'S lending partners.

Method of Providing Documents and Communications to You in Electronic Form.

All documents or communications may be viewed electronically on this website or will be delivered electronically to you and saved by:

- Printing paper copies;
- Downloading and saving electronic copies;

In addition, we may deliver documents or communications to you by any of the following methods: (a) by sending a notice to an email address you have provided us and making the document or communication available to you through GRAVITY LENDING's eSignature platform; or (b) by sending the document or communication to an email address you have provided us; or (c) to a wireless device you have designated; (d) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose; or any other electronic means we have mutually agreed upon. Delivery of electronic documents or communications by any of these methods will be considered "in writing" and you intend that the electronic documents or communications have the same legal effect as written and signed paper documents or communications.

Your Right to Receive Paper Copies.

You may obtain a copy of any document or communication in paper form in addition to your access to the document or communication in electronic form at any time upon request.

How, after You Consent, to Receive a Paper Copy of Any Document or Communication and Whether Any Fee Will Be Charged For Such Copy.

You may receive a paper copy of any document or communication by contacting GRAVITY LENDING at 888.602.1125 or by submitting a copy request in writing to GRAVITY LENDING at 3432 Greystone Dr, Ste 200, Austin, TX, 78731. The copy request must contain your application number, name, contact phone number and a description of the document or communication requested and must be signed by you. You will not be charged a copy fee for any document or communication.

Your Right to Withdraw Your Consent and Any Conditions, Consequences, or Fees Associated with You Withdrawing Your Consent.

You have the right to withdraw your consent to have a document or communication made available to you in electronic form at any time.

There are currently no conditions, consequences or fees associated with you withdrawing your consent.

A Description of the Procedures You must Use to Withdraw Your Consent.

You may withdraw your consent to receive a document or communication electronically at any time. If you wish to do so, please notify us in writing to GRAVITY LENDING at 3432 Greystone Dr, Ste 200, Austin, TX, 78731 or via email at loans@GravityLending.com and provide your name, mailing address, daytime telephone number, and a description of the document or communication from which you are withdrawing your consent.

Hardware and Software Requirements.

In order to use electronic signatures and to receive and save any document or communication electronically, you must have:

A computer, mobile device, or other electronic device with internet access and

- A secure internet browser with 128 – bit encryption;
- A program that reads and displays PDF files such as Adobe Acrobat Reader; and
- An active email address.

To print and save your document or communication in electronic form using your computer, you will need:

- A Printer (to print paper copies); and
- A hard drive or other storage device (to download and save electronic copies).

To print and save your document or communication in electronic form using your mobile or electronic device, you will need:

- A printer capable of printing the screen shots on your mobile or electronic device (to print paper

copies); and

- An electronic device capable of taking a screen shot that can be printed (to save electronic copies).

Changes to Hardware and /or Software Requirements.

You will be notified of any changes to the hardware and/or software requirements that may create a material risk that you will not be able to receive, view, print or save a document or communication.

You Must Keep your Email Address and/or Mobile Phone Number Current with GRAVITY LENDING.

You are responsible for informing GRAVITY LENDING of any change in your email address or mobile phone number. You can update your contact information by contacting GRAVITY LENDING Customer Contact Center at 888.602.1125.

Please print, download or take a screen shot of this page for your records before submitting your application. By clicking "Submit" on the application page, you acknowledge that you have read and agree to the foregoing information and that you have the hardware and software described above. If you do not click "Submit" on the application page, you may not proceed with your GRAVITY LENDING transaction.