FinWise Bank

Electronic Record and Signature Disclosure

From time to time, FinWise Bank and American First Finance, LLC. ("AFF") (collectively, "we," "us," or "our") may be required by law to provide to you written notices or disclosures during the relationship with you. Described in this Electronic Record and Signature Disclosure ("Disclosure") are the terms and conditions for providing to you such notices and disclosures electronically. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking "Submit Application." If you do not agree to these terms and conditions, please exit the application and do not click "Continue."

A. Getting paper copies

You may print or save a copy of any electronic record we provide to you by using the "Print" button (or otherwise using your printing functionality) or saving a copy. At any time, you may request from us a paper copy of any record provided or made available electronically to you by us by contacting us through any of the methods set forth in Section E. of this Disclosure. For copies of any records provided to you through DocuSign, as long as you are an authorized user of the DocuSign system, you can also download and print those records through your DocuSign user account after such documents are first sent to you. If you wish for us to send you paper copies of electronic records, we will mail paper copies to you at no cost.

B. Withdrawing your consent

You have the right to withdraw consent to receive electronic notices and disclosures. If you decide to no longer receive notices and disclosures from us electronically, consequences are set forth in Section C. of this Disclosure and procedures for withdrawing consent are included in Section E. of this Disclosure.

C. Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it may slow the speed at which we can complete certain steps in transactions with you or deliver services to you. To indicate to us that you are changing your mind, you must notify the Subservicer, AFF, through one of the forms of communication provided in Section E. of this Disclosure.

D. All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically or by e-mail to you all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you on all of your accounts with us during the course of our relationship with you. We may also make notices or disclosures available to you via our website and/or through our online portal. Examples of types of communications that may be delivered electronically may include privacy notices or account statements.

E. How to request paper copies or contact us

You must notify us of changes as to how we may contact you electronically, to request paper or electronic copies of notices and disclosures from us, or to withdraw your prior consent to receive notices and disclosures electronically. Communications of such requests can be delivered in any of the following ways:

By phone

AFF's Customer Service may be reached at 866-290-0342 any time from Monday through Saturday 8 a.m. to 10 p.m. or on Sunday from 10 a.m. to 7 p.m. (CT)

By e-mail

Include in the body of the request your e-mail address, full name, US Postal Address, telephone number, account number, and electronic record for which you are requesting a paper copy (if applicable). Send e-mails to Info@AmericanFirstFinance.com.

By mail

Mail to the following address your request with your full name, US Postal Address, telephone number, account number, and electronic record for which you are requesting a paper copy (if applicable):

American First Finance, LLC.

P.O. Box 565848

Dallas, TX 75356

F. To advise us of your new e-mail address

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an e-mail message to us at Info@AmericanFirstFinance.com and include in the body of such request your previous e-mail address and your new e-mail address. In addition, you must notify DocuSign to arrange for your new e-mail address to be reflected in your DocuSign account by following the process for changing e-mail in DocuSign.

G. Required hardware and software

Hardware and software requirements set forth below are necessary in order for you to access and retain our electronic notices and disclosures. These minimum requirements are subject to change. If these requirements materially change, we will provide you with an e-mail message at the e-mail address we have on file for you at that time when we are providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent.

Browsers

Chrome, Firefox, Safari, Internet Explorer 11 +, Windows Edge

Screen Resolution

1024 x 768 minimum (for desktops and laptops)

Email

Access to a valid e-mail account

Security Settings

Allow per session cookies; users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection; firewall settings must allow access to the following server: https://docucdn-a.akamaihd.net. DocuSign leverages Akamai as a content delivery service.

H. Acknowledging your access and consent to receive materials electronically

To confirm to us that you can receive and access this information electronically, by clicking "Continue," you are agreeing that you were able to read and access information electronically and that you had the capability to print, electronically store, and/or e-mail this Disclosure to an address you can reasonably access.

If you consent to receiving notices and disclosures exclusively in electronic format subject to the terms and conditions described above, please let us know by clicking "Continue."

By clicking "Continue," you confirm that

- You have accessed and read the Electronic Record and Signature Disclosure (Disclosure);
- You can print and save the Disclosure for future reference and access; and
- Until or unless you notify FinWise Bank or AFF as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by FinWise Bank or AFF during the course of your relationship with FinWise Bank and AFF.

If you do not agree to the terms set forth in this Disclosure, you must exit the application and do not click "Continue."