

ELECTRONIC TRANSACTIONS AND DISCLOSURES CONSENT

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You understand that, in order to request that Armstrong assist you through the Armstrong website with finding a lender to finance your building purchase, to view and retain a copy of the related notices, disclosures, agreements, authorizations, and other documents during the course of Armstrong's relationship with you (collectively, "Disclosures") and to engage in electronic transactions with us, you must consent to receive Disclosures electronically from Armstrong, any company with which it communicates in order to find a lender willing to finance your building purchase and/or our respective agents (collectively, "we" or "us"). Described below are the terms and conditions for providing Disclosures to you electronically. Please read the information below thoroughly and carefully.

You acknowledge and agree that we may provide you with the Disclosures in electronic format, and that we are not required to send a paper document to you. All Disclosures that we provide to you in electronic format will be provided either via e-mail or by requesting you to download a PDF.

YOU HAVE THE RIGHT TO WITHDRAW YOUR CONSENT TO RECEIVE ELECTRONIC DISCLOSURES AND ENGAGE IN ELECTRONIC TRANSACTIONS. CONTACT US AT SEAN.A@ARMSTRONGSTEEL.COM TO WITHDRAW YOUR CONSENT.

1. Getting paper copies.

Without being charged, you may request from Armstrong a paper copy of any Disclosure we have provided or made available to you electronically, provided that such request is made within a reasonable time after we first provided the Disclosure to you. To request paper copies, you may contact us at (800) 345-4610 or by email to sean.a@armstrongsteel.com.

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

You are required to provide Armstrong with an accurate and complete e-mail address and update any changes to your contact information promptly. To let us know of a change, you may do so by calling us at (800) 345-4610 or e-mailing us at sean.a@armstrongsteel.com.

3. Required hardware and software.

In order to access, view and retain the disclosures we make available to you in electronic form, you must provide, at your own expense, an internet-connected device that has the following hardware and software:

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PDF Reader	Software that enables you to view and print Portable Document Files (PDFs), such as Adobe® Acrobat or similar software.
Email Account	An email account with an internet service provider and email software in order to receive electronic communications from us.
Storage Capacity	Sufficient electronic-storage capacity on your computer's hard drive or other data storage unit to retain the Disclosures and/or a printer to print them

4. Federal Law.

All Disclosures we provide to you in either electronic or paper format will be considered "in writing." You should print or download for your records a copy of this Electronic Transactions and Disclosures Consent ("E-Sign Consent") and any other Disclosures. You agree and we both intend the federal Electronic Signatures in Global and National Commerce Act to apply to both this E-Sign Consent and our ability to conduct business with you by electronic means.

5. Termination/Changes.

We reserve the right, in our sole discretion, to provide you with any Disclosures in paper format and to discontinue electronic provision of Disclosures at any time. We will provide you with notice of any such termination or change as required by law.

6. Acknowledging your access and consent to receive materials electronically.

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