

Electronic Signature (E-Sign) Consent and Electronic Document Delivery

1. Consent to do Business Electronically

Your use of homecoin.com indicates your consent to do business electronically. This consent includes your agreement to use electronic communications, electronic records, and electronic signatures in place of paper documents for all forms, contracts, and disclosures provided on homecoin.com.

By entering your PIN to electronically sign (e-sign) any document on homecoin.com, you agree that your electronic signature has the same effect as a handwritten signature for the purposes of validity, admissibility, and enforceability.

2. Paper Documents, Signatures, and Communications

homecoin.com does not provide the ability to conduct business using paper forms and wet signatures. Should you choose to do business using paper forms and wet signatures, your only recourse is to discontinue the use of homecoin.com.

3. System requirements

Use of homecoin.com requires:

- a) a personal computer, and
- b) an email address, and
- c) a javascript enabled Google chrome browser, version 39 or greater (download for free at <https://www.google.com/chrome>), and
- d) Adobe reader, version 10.1.2 or greater (download for free at <http://get.adobe.com/reader/>).