

4. **Hardware and Software Requirements.** To receive or retain electronic Communications, you must have access to:

Browser Options:

This Signature and Document Delivery Service and Website will support the most Current Version of the major desktop, laptop, and tablet browsers. **MOBILE PHONE BROWSERS ARE NOT SUPPORTED AT THIS TIME.**

Read and Display Requirements:

Our system works with any Current Version of Adobe Reader® that views and prints PDF documents.

Printer or Storage Space:

You will need access to a printer or sufficient storage space to retain the Communications.

You must also have an active email address and SMS-enabled mobile/cellular telephone to use the Signature and Document Delivery Service and Website.

For transactions you complete on our hardware, we will supply any additional required hardware and software.

By "Current Version," we mean a version of the software that is currently supported by its publisher. From time to time, we may offer services or features that require the Internet browser you are using to be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that the Internet browser you are using is not properly configured, we will provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with your Transaction.

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain electronic Communications, we will give you notice of the revised hardware or software requirements. Continuing to use this service after receiving notice of the change is reaffirmation of your consent.

5. **Paper Copies.**

a. **Transactions Completed Using Our Hardware and Software**

For Transactions completed using our hardware and software ("**Type I Transactions**"), we will use electronic signatures obtained from you for Communications and we will provide those Communications to you in paper form at the time of your Transaction. For Type I Transactions, we will tell you that you will be receiving a paper copy of the Communications at the time of your Transaction.

b. **Transactions Completed Using Your Hardware and Software**

For Transactions completed using your hardware and software to access the Signature and Document Delivery Service and Website ("**Type II Transactions**"), we will use electronic signatures obtained from you for Communications and we will provide those Communications to you at the time of your Transaction. For Type II Transactions, we will tell you that you will be receiving an electronic copy of the Communications at the time of your Transaction.

For Type II Transactions, we will not send you a paper copy of electronic Communications unless you