Hills Bank and Trust Company (we or us) is required by law to provide you (the person giving this consent and each additional borrower or co-signer) with certain information in writing, which means you are entitled to receive it on paper. We need your consent in order for us to stop sending you that information on paper and to begin to provide the information electronically. Please read these terms and conditions carefully before giving your consent.

**Agreement to Conduct Transactions by Electronic Means; Agreement to Receive Documents Electronically**

You agree to conduct transactions relating to your loan application and closing process by electronic means and acknowledge that Loan Documents related to such transactions will be provided to you in electronic form. For purposes of this consent, “Loan Documents” means all disclosures, communications, documents, notices, records, appraisals, and other information we provide to you relating to the loans for which you are applying. We may deliver electronic Documents to you in different ways. We may always, in our sole discretion, choose to provide you with any Documents in writing, even if you have chosen to receive them electronically. There are certain communications that by law we are not permitted to deliver to you electronically, even with your consent. So long as required by law, we will continue to deliver those communications to you in writing. However, if the law changes in the future and permits any of those communications to be delivered through electronic delivery, this consent will automatically cover those communications as well.

**eDisclosure Procedures**

Once you have consented to electronic delivery of Loan Documents and completed the enrollment process, you will receive an email notification from us to the email address you provide informing you that you have Loan Documents available. The email will contain a link to a site where you can open, view, and download or print the available Loan Documents. You are strongly encouraged to print out or download all of the Loan Documents we send to you and keep copies for your records.

**Requesting a Paper Copy**

At any time, you may request a paper copy of any Loan Document that has been delivered electronically. Paper copies may be obtained (1) by calling us at 1-855-597-2164 during normal business hours; or (2) by emailing us at file_coordinators@hillsbank.com. We will provide the Loan Document to you via U.S. Mail. If you request paper copies of the Loan Documents, you will not be required to pay a fee for receiving paper copies.

**Withdrawing Your Consent**

Your consent remains in effect until you give us notice that you are withdrawing it. You may withdraw your consent for electronic delivery and resume receiving paper Loan Documents at any time. You may withdraw your consent by one of the following methods: (1) by calling us at 1-855-597-2164 during normal business hours; or (2) by emailing us at file_coordinators@hillsbank.com. Once you have withdrawn your consent and after we have a reasonable period of time to act on your request, we will discontinue electronic delivery and resume sending you paper Loan Documents. Your withdrawal of consent in no way affects the validity or legal effect of all Loan Documents that have been previously delivered electronically. There is no fee for withdrawing your consent and receiving paper copies of the Loan Documents.

**Change of Email Address and Other Information**

You are responsible for providing a valid e-mail address to us for the purposes of contacting you when Documents are ready for viewing. You agree to notify us immediately of any change in your e-mail address using one of the following methods: (1) call us at 1-855-597-2164 during normal business hours; or (2) email us at file_coordinators@hillsbank.com. If we send an email notification to you and it is returned to us or bounces back, we will automatically un-enroll you from the electronic delivery of Loan Documents without notification to you.

**Hardware and System Requirements**

In order for you to receive electronic Loan Documents, you must have access to:

- High speed Internet connection (DSL equivalent or better is required for optimal performance);
- An internet browser with 2Mbps of download speed (including, but not limited to, Internet Explorer versions 9, 10, or 11; Firefox version 10 or higher; or Google Chrome version 30 or higher);
Electronic Delivery Consent Agreement

- Adobe Acrobat Reader version 10.0 or higher;
- An email account;
- A computer, tablet, or mobile device and operating system that can support all of the above;
- Electronic storage if you want to retain Loan Documents in an electronic form; and
- A printer if you want to print out and retain records on paper.

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

Accounts with Multiple Owners
For loans with multiple borrowers, any borrower may consent to or withdraw from the electronic delivery of Loan Documents. Such consent to electronic delivery of Loan Documents shall apply to all borrowers. A notification e-mail to one borrower is considered notice to all borrowers.

Consent
You will be asked to acknowledge your acceptance of these terms by completing an online enrollment form accessible by clicking on the link below. In doing so, you are confirming that:

(a) You expressly consent to transact business with us by electronic means and to receive Loan Documents from us through electronic means;
(b) You are able to receive and review electronic Loan Documents;
(c) You meet the hardware and system requirements specified above and that you are able to send and receive e-mail; and
(d) You were able to access and read this Consent Agreement and that you can print the electronic Loan Documents on paper or save or send them to a place where you can print them or access them for future reference.

Enrollment
To complete the electronic delivery enrollment process, please input the 7-digit code below into the Verification Code field of the online enrollment form accessible by clicking on this link:

Verification Code: 789HNPE

Enrollment Form Link