

CONSENT TO ELECTRONIC RECEIPT OF CONSUMER DISCLOSURES

By providing your consent by checking the “I have received and agree” box on the main application page, you confirm that:

- You can access and have read this Electronic CONSENT TO ELECTRONIC RECEIPT OF CONSUMER DISCLOSURES; and
- You have the required hardware and software necessary to access and retain the Materials that will be provided to you in electronic form and You have the ability to access and retain the Materials provided to you electronically both in hypertext markup language (HTML) and in portable document file (pdf) format; and
- You can print on paper the Materials and this CONSENT TO ELECTRONIC RECEIPT OF CONSUMER DISCLOSURES or save or send them to a place where you can print it, for future reference and access; and
- Until or unless you notify the Lender as described below, you consent to receive, exclusively through electronic means, the Materials and all other all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by the Lender during the origination of your student loan.
- You have provided your current email address and will advise the Lender (defined below) of any changes to your email address in the future.
- You agree to use electronic signatures to sign your loan documents.

From time to time the lender of your student loan (or subsequent assignees or holders of your student loan) may be required by law to provide you certain written notices or disclosures. Your lender (or subsequent assignees or holders of your student loan) will provide those notices and disclosures, and other materials, either directly or through loan origination and/or servicing agents. For purposes of this consent, the terms “we,” “us,” “our,” and “Lender” refer to the lender (and any subsequent assignees or holders) of your student loan identified on your student loan application, as well as any loan origination and account servicing agents assisting the lender in the underwriting and servicing of your student loan account.

Described below are the terms and conditions for the Lender to electronically provide you with certain notices and disclosures that are required by law to be in writing in connection with the origination of your student loan. The notices and disclosures that we will provide to you electronically via email or through your online account include (but are not limited to):

- the Truth-in-Lending Act Disclosures;
- various state law disclosures associated with your student loan account;
- our form of credit agreement for your review and signature;
- our privacy policy; and

- other documents and disclosures associated with the origination of your student loan account with the Lender (collectively, the “Materials”).

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 the “I agree” box in the loan application.

You have the right to receive your Materials on paper (see below). Please note that if you elect to receive the Materials only in paper format, it will significantly slow the speed at which we can complete certain steps in transactions with you and delivering services to you.

Getting paper copies

At any time and without charge, you may print a paper copy of the Materials provided to you by accessing it via your on-line account or the e-mail that it was attached to. You may also request a paper copy of any one or more of the Materials provided or made available electronically to you by us by calling or e-mailing us. Please locate the appropriate phone number or e-mail address at which to reach us within the “Contact Us” page of this website, a link to which resides at the bottom of each web page.

Please note that a request for a paper version of any one or more of the Materials will not by itself constitute a withdrawal of consent to receive communications from us electronically.

Withdrawing your consent

If you decide to receive the Materials from us electronically, you may at any time and without charge change your mind and tell us that thereafter you want to receive the Materials only in paper format. You may withdraw your consent by: (1) calling us at 844.422.7502 or (2) sending us an e-mail at studentloans@collegeave.com regarding your withdrawal.

Consequences of changing your mind

If you elect to receive the Materials only in paper format, it will significantly slow the speed at which we can complete certain steps in transactions with you and delivering services to you. In addition, if you withdraw your consent to receive the Materials electronically, you will lose any applicable benefits that were promised in return for your agreement to receive communications electronically.

How to contact us

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive the Materials electronically. You may withdraw your consent by: (1) calling us at 844.422.7502 or (2) sending us an e-mail at studentloans@collegeave.com regarding your withdrawal.

Advising us of your new e-mail address

To let us know of a change in your e-mail address where we should send the Materials electronically to you, you must send an email message to us at studentloans@collegeave.com and in the body of such request you must state:

- your previous e-mail address, and
- your new e-mail address.

We do not require any other information from you to change your email address. In addition, you may call us at 844.422.7502 to provide your new e-mail address.

Required hardware and software to access and retain the electronic notices and disclosures

The following are the minimum requirements necessary for you to access and retain the Materials that the Lender will provide to you in electronic form:

Operating Systems:	Windows 10 ©, Windows 8 ©, Windows 7 ©Windows Vista ©, © or Macintosh OSX
Browsers:	Current version (meaning a version of the software that is currently supported by its publisher) of Internet Explorer, Microsoft Edge, Mozilla Firefox, Opera, Safari, and Google Chrome
Email:	Access to a valid email account
Screen Resolution:	800 x 600 minimum
Software:	Current version (meaning a version of the software that is currently supported by its publisher) of Adobe Acrobat
Enabled Security Settings:	<ul style="list-style-type: none">• Allow per session cookies• Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection
Hard Drive / Printer:	To retain the Materials provided to you electronically you may either save them to your hard drive (or other external memory drive) or print them. To print them you must have a functioning printer connected to your computer or other device(s) you use to access the electronic notices and disclosures.

** These minimum requirements are subject to change. If these requirements change, we will provide you with an email message at the email address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent.

All Materials and communications will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you all Materials associated with the origination of your student loan account, as well as well as other, non-required communications. To reduce the chance of you inadvertently not receiving any of the Materials, we prefer to provide all of the Materials to you by the same method and to the same address that you have given us. Thus, you can receive all the Materials electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described above. Please also see the paragraph above that describes the consequences of your electing not to receive delivery of the Materials electronically from us. We may always, in our sole discretion, provide you with any communication on paper, even if you have chosen to receive it electronically.

Acknowledging your access and consent to receive materials electronically

By providing your consent by checking the “I have received and agree” box, you confirm that you can access this information electronically, which will be similar to the Materials that we will provide to you, that you verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and that you can access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access.

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