

CONSENT TO ELECTRONIC NOTICES AND DISCLOSURES

From time to time, KeyBank Real Estate Capital, and our affiliates, as applicable, (“we,” “us” or “Company”) may be required by law to provide to you, the customer, certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign, Inc. (“DocuSign”) electronic signing system. Please read the information below carefully and thoroughly. If you agree to these terms and conditions and can access and read this information electronically to your satisfaction and print, save, or send the disclosure for your future reference, please confirm your agreement by clicking the ‘I agree’ button at the bottom of this document.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign signer account, you may access documents for a limited period of time (usually 30 business days) after such documents are first sent to you. You may request delivery of such paper copies from us by following the procedure described below in the “How to contact KeyBank Real Estate Capital” section.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may withdraw your consent at any time and thereafter we will send required notices and disclosures only in paper format. To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

1. Decline to sign a document from within your DocuSign session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent; or
2. Contact your KeyBank Real Estate Capital Representative.

Consequences of withdrawing your consent

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures as necessary.

Contacting KeyBank Real Estate Capital

Please contact your applicable KeyBank Real Estate Capital Representative:

- To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you; or
- To request delivery from us of paper copies of the documents previously provided by us to you electronically.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this *Consent to Electronic Notices and Disclosures* electronically, please verify that (i) you were able to read this electronic disclosure and (ii) that you also were able to (a) print on paper or electronically save this *Consent to Electronic Notices and Disclosures* for your future reference and access or (b) that you were able to e-mail this *Consent to Electronic Notices and Disclosures* to an address where you will be able to print on paper or save it for your future reference and access.

To consent to receiving documents in electronic format according to the terms and conditions described herein, please click the 'I agree' button below. Further, by clicking the 'I agree' button, you acknowledge and agree that you may electronically sign such documents or agreements with the us, consistent with any agreed security procedures, to the extent permitted by applicable law.

By checking the 'I agree' button, I confirm that:

1. I am authorized to act on behalf of myself, in my individual capacity, or the business entity customer for which I am an authorized representative, for the purposes of this agreement;
2. I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
3. I can access and read this electronic *Consent to Electronic Notices and Disclosures*.