



Notice and Agreement Regarding Consent to Use Electronic Signatures and Records

To use electronic signatures and receive documents electronically in connection with your use of this platform (*Platform*) to access the insurance services (*Services*), you must read and consent to the terms outlined in this document, which require your ability to access and retain electronic documents (deleted PDF format). This *eConsent*, if you provide it, applies to your use of this Platform on any *Access Device*, including a desktop, laptop, tablet, mobile, or other electronic device, and to any *Document* we provide to you in electronic form. If you provide eConsent, we will be able to provide electronic Documents to you within this Platform, in other portals, and/or through other methods we may use for delivery of electronic Documents.

Please note these additional definitions: *We, our*, and *us* means Blend Labs, Inc., Blend Insurance Agency, Inc. and its affiliates, successors, and assignees. *You* and *your* means the person providing this eConsent, authorized signer, authorized representative, delegate, and/or service user. *Documents* may include messages, notices, disclosures, consents, authorizations, acknowledgments, and terms and conditions, whether required by law or otherwise.

Scope of your eConsent

We must, due to legal and other requirements, provide you with certain Documents in writing. In addition, you may need to sign certain Documents. **Your eConsent will apply to all of the Documents transmitted, received, delivered, and/or signed by you and by us in connection with your use of this Platform to access the Services.**

Right to have a paper version of your Documents

We are required to give you certain Documents “in writing,” which means you are entitled to receive a paper version of the Documents. In order to use this Platform to access the Services, you must provide consent for us to provide these Documents to you electronically. If you do not provide eConsent, you will not be able to use the Platform for the purpose of accessing the Services.

If you provide eConsent, your Documents will be delivered electronically so that you can access the Documents and retain them for future access. If you want to ensure that you continue to have access to the Documents, you must save them onto an Access Device or external storage device.



Note that you have the right to receive a paper version of your Documents, even if you have provided eConsent and we deliver the Documents electronically. You may have to pay a fee for a paper version unless charging a fee is prohibited by applicable law. If you want a paper version of the Documents, contact us at insurance-admin@blend.com. In addition, we may, at any time, in our sole discretion, provide you with or require you to use a paper version of the Documents, even if you have provided eConsent.

Right to withdraw your eConsent

If you have provided eConsent, you have the right to withdraw your eConsent at any time and instead receive a paper version of your Documents. If you decide to withdraw your eConsent, contact us at insurance-admin@blend.com. Your eConsent withdrawal will become effective after we have had a reasonable opportunity to act upon it.

Obligation to update your email address

You must provide us with your own valid and current email address where you can receive email, access hyperlinks, and access electronic Documents. You must ensure that we always have your valid and current email address, even if you have provided eConsent and we deliver your Documents electronically. To update your email address or other contact information, contact us at insurance-admin@blend.com.

Hardware and software requirements

Before providing eConsent, you must ensure that the hardware and software of any Access Device(s) you use meet the requirements below:

- Internet browser – Current Version of Google Chrome, Microsoft Internet Explorer, Mozilla Firefox, or Apple Safari, with 128-bit encryption; “Current Version” means a software version currently supported by its publisher
- Internet access – 1.5 Mbps per second or better
- Operating system – Windows 7 or Mac OS 10.9 +, or Current Version of either
- Disc space – Sufficient memory on Access Device or external storage device to retain Documents
- Adobe Acrobat Reader DC or Current Version - PDF reader – If you do not have a PDF reader, you may download one at: <https://get.adobe.com/reader/>
- Printer – Installed printer for printing disclosures
- SSL Encryption

Any tablet, mobile, or other device you use must meet the following additional requirements, as applicable:



- iPhone, 2014 or newer, iOS – Either of latest two fully-patched versions
- iPad, 2014 or newer, iOS – Either of latest two fully-patched versions
- Android phone, Android OS – Either of latest two fully-patched versions

Changes to this Notice Regarding Consent to Use Electronic Signatures and Records, including changes to hardware or software requirements

We will notify you if there are changes to the terms of your eConsent or to the hardware or software requirements that could materially affect your eConsent or your ability to access or retain your Documents. The notice may require you to reaffirm your eConsent and your ability to access and retain electronic Documents, or may indicate that you can reaffirm your eConsent by continuing to access your Documents electronically. The notice will remind you of your right to withdraw your eConsent, and how to do so if you choose that option.

Obligation regarding change of Access Device

If you change your Access Device at any point during your use of this Platform or accessing the Services, it is your responsibility to ensure that the new Access Device meets the hardware and software requirements listed above and that you are still able to access and retain Documents using the new Access Device. By continuing to access your Documents electronically, you reaffirm your eConsent.

By clicking on the “Continue” button below, you provide your eConsent and indicate your agreement to and confirmation of the following:

- I am able to access these terms regarding eConsent.
- I consent to sign and receive Documents electronically in place of paper documents. My electronic signature has the same effect as if I were to sign in ink.
- I have reviewed the hardware and software requirements, and agree that my Access Device(s) meet these requirements. I understand that it is my responsibility to ensure that any Access Device(s) I use in the future meet these requirements.
- I have provided my own valid and current email address, where I can receive email, access hyperlinks, and access electronic Documents. If my email address changes, I will send updated information to insurance-admin@blend.com.
- My eConsent applies to all of my activities in connection with my use of this Platform and in accessing the Services.

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