

# Consent to Electronic Communications and Electronic Signatures

By selecting I agree below, you are agreeing to electronically access, receive, review, sign, and authenticate certain documents and forms covered by the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN Act"), the Uniform Electronic Transactions Act ("UETA") adopted by various states, and/or the separate state laws of Illinois, New York, and Washington (as applicable). Your electronic signature will bind you to the same extent as if you had signed on paper with an ink signature. You are also agreeing that such documents and forms may be retained solely in an electronic format and are "transferable records" within the meaning of the UETA.

You need to have a computer or mobile device with internet service that uses a current version of a modern JavaScript-enabled web browser. Examples of such web browsers include but are not limited to the following: Google Chrome, Microsoft Internet Explorer/Edge, Apple Safari, and Mozilla Firefox.

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Your consent will apply to all information WebBank, Navient Corporation, Navient Credit Finance Corporation, and/or Navient Solutions, LLC, and their respective subsidiaries, affiliates, subcontractors, agents, successors, and assignees (collectively, "We" or "Us"), send to you, or disclose or communicate to you, relating to your loan applications, loans, or your loan account(s) ("Communications"), including but not limited to the following Communications:

- Loan applications and promissory notes;
- Application, approval, and final loan disclosures required by federal and state law;
- Notifications of the status of or decisions taken on an application; and
- Privacy notices required by federal law.

You consent and agree that such Communications may be delivered to you via this website or via email at the email address you provided on your application. Email Communications may include attachments or embedded links. You may change your electronic mail address at any time prior to the disbursement of the NaviRefi Loan by calling 1-844-381-6621.

Your agreement to electronically access, receive, review, sign, and authenticate certain documents and forms is a condition to applying for the NaviRefi Loan. A paper-based or nonelectronic option is not available. You may obtain a paper copy of any electronically delivered or electronically signed Communication by printing it from your computer. Printer-friendly versions will be available to you during the course of navigating this online application.

You may withdraw this consent now by not selecting I agree and then exiting this online application. By withdrawing consent, your application for the NaviRefi Loan will not be submitted for consideration. After disbursement of a NaviRefi Loan, you will be given the opportunity to establish an online account at NaviRefi.com, set your electronic communication preferences for the servicing of the NaviRefi Loan, and update your contact information. If you are currently a loan servicing customer of Navient Solutions, LLC and you access your loans through Navient.com, you may change your electronic communication preferences or contact information for servicing of prior loans at any time at Navient.com. However, please note that NaviRefi Loans are accessible only through NaviRefi.com.

By selecting I agree below, you are:

- Confirming that you have access to a computer or mobile device meeting the hardware and software requirements described above; and
- Certifying that you have read, understand, and agree to this Consent to Electronic Communications and Electronic Signatures.

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