

Part I: Here's what you need to know about Autopay enrollment

You authorize Scratch Services, LLC ("Scratch"), on behalf of Meritize Lending, and their respective successors, assigns, agents, and service providers (collectively, "we" or "us") to automatically electronically debit (and, if necessary, electronically credit) any bank account you designate (the "Account") for your recurring monthly payment in the amount set forth on your loan statement or otherwise provided by Scratch in writing (or in the amounts and on the dates of any alternative payment schedule to which you and Scratch may subsequently agree). Scratch will debit (or credit) this payment on your due date each month. Scratch will contact you each month to let you know that your payment went through (or if it didn't).

The amount Scratch will debit from your Account may change from month to month for a number of reasons, including, for example, late charges, fees, variable interest rates, and final balance payments. You authorize Scratch to vary the amount of a payment, without notice, as long as such payment is no more than 150% of the amount you paid the prior month.

In the event that an electronic debit is rejected, you authorize Scratch to reinitiate it up to two times; however, you agree that Scratch is not obligated to do so. You also authorize Scratch to initiate separate electronic debits to your Account for any returned payment fees Scratch may assess when they happen. If you know that an electronic debit will be rejected by your bank, contact Scratch as soon as possible to make alternate payment arrangements. In the event that Scratch makes an error in processing an electronic debit, you authorize Scratch to correct the error by initiating an electronic credit or debit to the Account in the amount of such error on or after the date such error occurs.

This Autopay authorization and 0.25% rate discount will remain in effect until it is revoked, terminated, your loan becomes delinquent due to insufficient funds, or you satisfy your obligations in full. If you want to revoke your Autopay authorization, let Scratch know at least three (3) business days before your due date in any month by calling Scratch at (844) 727-2684 or logging into your Scratch account and turning Autopay off. Scratch may also terminate your enrollment in Autopay at any time for any reason, including returned payments. You understand that if you revoke your Autopay authorization or if Scratch terminates your Autopay enrollment, you are still responsible for making your payments. You understand that electronic debits are subject to applicable law and network rules.

If you have authorized in advance with Scratch to make regular payments out of your Account(s), you can stop any of these payments. Here's how: Call Scratch at (844) 727-2684, or write Scratch at Scratch Services, LLC, P.O. Box 411285, San Francisco, CA 94141-1285, in time for Scratch to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, Scratch may also require you to put your request in writing and get it to Scratch within fourteen (14) days after you call.

- You promise that you are an authorized signer on the Account.
- Your Account Info:

Name(s) on Account	TEDLA BETSUAN
Bank Name:	University Federal Credit Union
Routing Number:	314977405
Account Number:	900206282

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Where to locate your bank information:

YOUR NAME
678 Main Street
Anywhere, MI 12345

DATE _____

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

123456789 123456789 123

Routing Number Account Number Check Number

(Pro tip: You can always add a new account, delete an account or change your email address by logging in to <https://scratch.fi>.)

Part II: Consent to Electronic Signatures and Communications

This E-SIGN consent is a consent to use electronic signatures and to receive disclosures and other information in an electronic form. Scratch is required to provide you with certain disclosures in connection with your loan(s) and/or the Services. Your consent is needed for Scratch to deliver these disclosures electronically.

By accepting and agreeing to these terms, you acknowledge and agree to the following:

You have read and understand this consent and you agree to be bound by its terms.

Scratch may provide disclosures required by law and any other information about your Account to you electronically.

Scratch may deliver any communications about your loan, your billing statements, records, notices, the status and history of your loan and any additional required disclosures (such as initial or annual privacy notices and disclosures pursuant to federal, state or local laws or regulations) (collectively, "Disclosures") to you electronically via the Scratch website or to the email that you have provided to Scratch or to Meritize Lending.

Scratch will notify you via email or text message when Disclosures are available, and you will be able to print or save Disclosures for your records. Any email or text message Scratch sends you regarding any Disclosure will explain how to view that Disclosure.

Your electronic signature on agreements and documents has the same effect as an ink signature.

This consent applies to your loan(s) and to all payment plans, modifications and ancillary agreements related to your loan(s).

You represent that you satisfy the minimum hardware and software requirements, email, text message and electronic capabilities described below.

You understand that in order to view, save, or print the Disclosures, you must have: (1) Internet access through a personal computer or mobile device; (2) a widely-used, recent-generation web browser (for example, Chrome or Firefox); (3) a current version of a program that accurately reads and displays PDF files (such as Adobe Reader 7 or higher); (4) a valid email address and/or a mobile device that can receive text messages; and (5) a printer, hard drive, or other storage capability.

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To ensure delivery of Scratch's emails, you should make sure that your spam filter is set to allow receipt of messages from notifications@scratch.fi. If your email address, mobile device number or other contact information changes, you must notify Scratch of your new contact information by updating your profile on your Scratch Account or calling Scratch at (844) 727-2684.

You may withdraw your consent to electronic signatures and communications at any time by emailing Scratch at support@scratch.fi or calling Scratch at (844) 727-2684. If you withdraw consent, the remaining provisions of these Terms will remain in full force and effect. Your withdrawal will apply only to your consent to receive electronic Disclosures. Please be aware, however, that withdrawal of consent may result in the termination of your access to and use of Scratch's online services. Your withdrawal of consent will become effective only after Scratch has had a reasonable opportunity to process your withdrawal. There will be no fees or penalties for withdrawal of your consent. If you withdraw your consent and your use of the Services is terminated, you authorize Scratch to continue making transfers and bill payments you have previously authorized until such time as Scratch has had a reasonable time to act on your termination notice. Once Scratch has acted on your termination notice, Scratch will make no further transfers or payments from your account(s), including transfers or payments that you have previously authorized.

You agree that Scratch may send you Disclosures in paper form at our option. You also have the option to receive any information that Scratch has provided electronically in paper form at no cost to you. To request a paper copy of a Disclosure, call Scratch at (844) 727-2684.

In addition, Scratch reserves the right, in its sole discretion, to discontinue electronic communications or to terminate or change the terms and conditions on which Scratch provided electronic communications. Scratch will notify you of any such termination or change by updating these Terms on the Scratch website or delivering notice of such termination or change electronically.

Part III: Contacting Scratch

If you have any questions, comments or suggestions for Scratch, please let Scratch know. You can visit their Help Center, contact Scratch by email at support@scratch.fi, by phone at (844) 727-2684 or by snail mail at P.O. Box 411285, San Francisco, CA 94141-1285.

Part IV: Signature

☒ I consent to E-SIGN to receive electronic communications (like texts and emails) from Scratch about my loan

☒ I opt into Autopay. By checking this box, I am electronically signing and agreeing to this autopay authorization and promising that I've read it.

Borrower signature:

TEDLA BETSUAN
TEDLA BETSUAN (Oct 10, 2019)

Date:

Oct 10, 2019