

E-Sign Consent Disclosure

Effective Date: August 26, 2026

Mortgage Vault Corp., doing business as My Mortgage Vault ("Mortgage Vault," "we," "us," and "our")

mymortgagevault.com · 2810 N. Church St., Unit 558336, Wilmington, DE 19802

This disclosure is provided under the federal Electronic Signatures in Global and National Commerce Act (E-Sign Act), 15 U.S.C. § 7001 et seq. It explains your consent to receive records electronically from Mortgage Vault Corp. and is incorporated into our Terms of Use (available at mymortgagevault.com/terms).

1. Your Consent

By creating an Account, checking the acceptance box at signup, or continuing to use the Services, you consent to receive all notices, disclosures, authorizations, agreements, acknowledgements, statements, and other records (collectively, "Records") electronically rather than on paper.

2. Records Covered

Your consent applies to all Records we provide in connection with the Services, including:

- the Terms of Use, Privacy Policy, Cookie Policy, and Acceptable Use Policy;
- account, security, and authentication notices;
- subscription, trial, renewal, receipt, and cancellation notices;
- connected-account authorizations and revocation confirmations; and
- any other communication we are required by law to provide in writing.

3. How We Deliver Records

We deliver Records by email to the address on your Account, by posting them on mymortgagevault.com, or by in-product notice in the message center. It is your responsibility to keep your email address current in Account settings. You may update your email address at any time by signing in to your Account.

4. Hardware and Software You Need

To access, view, and retain Records electronically, you will need:

- a current, actively maintained web browser (such as Chrome, Safari, Firefox, or Edge);
- an active email account and internet connection;
- a device able to display and print or save PDF and HTML documents; and
- sufficient storage to retain copies of Records.

If our system requirements change in a way that could affect your ability to access Records, we will notify you and give you the opportunity to withdraw consent without penalty.

5. Paper Copies

You may request a paper copy of any Record by emailing support@mymortgagevault.com. We do not currently charge a fee for paper copies, and we will tell you in advance if that changes.

6. Withdrawing Your Consent

You may withdraw this consent at any time by emailing support@mymortgagevault.com with the subject line "Withdraw E-Sign Consent." Withdrawal takes effect after we have had a reasonable time to process it and does not affect the validity of Records provided before that date.

Because the Services are delivered electronically, withdrawing consent means we may be unable to continue providing the Services and may close your Account. You will not be charged a fee for withdrawing consent.

7. Electronic Signatures

You agree that your electronic actions — checking a box, clicking an acceptance button, or continuing through an electronic flow — constitute your signature and have the same legal effect as a handwritten signature under the E-Sign Act and applicable state law.

We retain consent logs that record the version of each document accepted, the date and time of acceptance (in UTC), the account identifier, the email address associated with the Account, the IP address, and the user-agent string.

8. Contact Us

Mortgage Vault Corp.
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Support: support@mymortgagevault.com

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