

Unified Reliance Wholesale is dedicated to revolutionizing the wholesale lending process. A big part of that “revolution” is our commitment to prompt and convenient communication with our clients, vendors and others, which includes the extensive use of Email. We have adopted the following terms and conditions regarding Email.

EMAIL IN GENERAL

Email is an effective means of communicating a message. However, due to its brief and informal nature, Email may not accurately represent the entire or final disposition of a matter or the official business records of Unified Reliance Wholesale. In most instances, communications on a particular matter are exchanged through multiple channels such as through Emails, faxes, voicemails, letters, IM, telephone, and in person. Accordingly, Email by itself may not accurately reflect the complete communication or intent as to the subject matter referred to within the communication, nor constitute an official business record of Unified Reliance Wholesale. All official matters should be subsequently confirmed in signed writings. Also, the mere receipt of an Email by the Unified Reliance Wholesale may not put the company on notice, timely or otherwise, of the matters contained within that Email.

EMAILS ARE GENERALLY NOT FORMAL SIGNED WRITINGS; E-SIGN DISCLAIMER

Unless there is explicit and specific language and disclosures to the contrary, Emails from Unified Reliance Wholesale do not contain or constitute an electronic signature, even if the sender's name appears in the Email. Email communications are not intended to be construed against Unified Reliance Wholesale as an interest rate lock, loan commitment, loan approval, pre-qualification, pre-approval, or any other offer or agreement to lend. Such documents and agreements are generally sent to clients in formal signed writings.

CONFIDENTIAL INFORMATION

Emails sent by our Team Members and all attachments to such Emails are confidential. They are to be reviewed and/or disclosed to only the individual or entity to whom they are addressed and intended, and the information contained within is to be treated and maintained strictly in a confidential manner and in compliance with applicable privacy laws (including but not limited to the Gramm-Leach-Bliley Act). If you received an Email in error or if it was improperly forwarded to you, the information contained in the Email should at all times remain confidential, and any unauthorized use, disclosure, reproduction, or distribution of the confidential information in such circumstances is strictly prohibited. Please notify the sender immediately by telephone or Email, and delete or destroy the original and any copies. By accepting and reviewing confidential information provided by Unified Reliance Wholesale, you agree to indemnify and hold the company harmless against any and all claims, losses, liabilities, or expenses, including attorney's fees that Unified Reliance Wholesale may incur as a result of the unauthorized use or disclosure of confidential information due to your acts or omissions.

PRIVILEGED INFORMATION

Emails exchanged with or involving our Legal Team may contain privileged information subject to the attorney client privilege and/or the attorney work product privilege. Such privileged information shall not be waived if you receive an Email in error or if it was improperly forwarded to you. If you are not the intended recipient of privileged information, please notify the sender immediately by telephone or Email and delete or destroy the original and any copies. Any unauthorized use, disclosure, reproduction, or distribution of privileged information is strictly prohibited.

TIME SENSITIVE INSTRUCTIONS & OFFICIAL MATTERS; FILTERS

Do not use Email to communicate time-sensitive instructions or official company matters; they may not be received or reviewed by the appropriate Team Member in a timely manner. All Emails are processed through various virus and spam filters which may delay or reject the delivery of an Email altogether. Urgent matters should be communicated in person directly with the person of concern via telephone and then confirmed in writing with the appropriate person via fax or Email. Unified Reliance Wholesale reserves the right to block any Email source it deems inappropriate.

BUSINESS PURPOSES

Unified Reliance Wholesale' Email facilities are to be used only for conducting business with our company. Vendors, suppliers, clients and others receiving Email from our Team Members may not use our Team Member's Email address or contact information (or any other person's Email address appearing on or in the Email) for any purpose other than corresponding with our Unified Reliance Wholesale for lawful and legitimate business purposes relating to the business of our company. The receipt of an Email is not our Unified Reliance Wholesale' consent, nor our Team Member's consent, for you to use our Team Member's Email address or contact information for direct marketing purposes or for transfers of data to third-parties, and such use is strictly prohibited.

MONITORING OF COMMUNICATIONS

All Emails sent to or from our Team Members may be forwarded, monitored, and/or reviewed by others within our company other than the designated recipient/sender with or without notice to the designated recipient/sender. We may also record or monitor other forms of communications you have with us via the website, PC-talk, chat, and Email. By using such communications methods you are consenting to the monitoring of the same.

UNSECURED TRANSMISSIONS

You should be aware that regular Email is typically sent via the Internet which is an open network. While certain designated areas within our websites employ technologies to secure your data and the transmissions between you and Unified Reliance Wholesale, general Email uses the Internet which is an open system and we cannot provide absolute assurances that all Email transmissions (sent or received) are secure, error free, or virus free. Therefore Unified Reliance Wholesale advises against sending sensitive or personally identifiable

information, over Email, and disclaims all liability with regard to Emails (and the contents therein) if they are corrupted, lost, destroyed, delayed, incomplete, mis-delivered, intercepted, decrypted or otherwise misappropriated by others.

VIRUSES

Computer viruses can be transmitted via Email through Email content, attachments to Emails and embedded links. Although we employ the most up to date anti-virus software for incoming and outgoing Emails, UNIFIED RELIANCE WHOLESALE DISCLAIMS ANY REPRESENTATION OR WARRANTY THAT COMPANY EMAILS ARE VIRUS FREE AND/OR ERROR FREE, and it is the recipient's responsibility to ensure that any Email they open is virus free. The Company is not responsible for any loss or damage arising in any way from the receipt, use, storage or transmission of our Emails. The use of Email to introduce any virus, malicious or disabling code, or to otherwise interfere with Unified Reliance Wholesale' Email transmissions, telecommunication, or computer networks is prohibited by law, and violators will be prosecuted to the fullest extent of the law.

PROHIBITED EMAIL CONTENT

The use of Unified Reliance Wholesale' Email facilities for purposes of sending menacing, harassing, offensive or threatening messages to or by our Team Members is strictly prohibited and is unlawful; violators will be prosecuted to the fullest extent of the law. Please report any such violations to compliance@urwholesale.com. The use of the company's Email facilities for purposes of soliciting our Team Members to breach their employment agreements or to interfere with their employment status with Unified Reliance Wholesale is strictly prohibited.

MARKETING

Unified Reliance Wholesale may use the content from emails and other communications for marketing purposes on our social media, website, or other marketing materials.

ALL RIGHTS RESERVED; STATEMENTS ATTRIBUTABLE TO THE COMPANY

The Company reserves all rights as to the Company's content in its Email and this Email policy statement. No part of the Company's Email (or this policy statement) may be reproduced, published, or distributed in any manner without the express written permission of the Company. The only official publishable public statements that can be attributed to the Company are statements issued by the Company's Director of Public Relations or by an officer of the Company (i.e., Chairman, CEO, President, or Corporate Counsel).

NEGLIGENT MISSTATEMENT

Unified Reliance Wholesale disclaims any and all responsibility, including responsibility based on negligence or negligent misstatement, for the accuracy, completeness, or reliability of data or information contained in or furnished through Email and makes no warranties, express or implied, with respect to such data or information.

IRS CIRCULAR 230 DISCLOSURE

Unified Reliance Wholesale disclaims any U.S. federal tax advice contained in or furnished through Email (including any attachments). Any reliance upon such tax advice may not be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to any other party any transaction or matter that is addressed, contained in or furnished through Email (including any attachments).

GOVERNING LAW

Any disputes pertaining to this Email policy shall be governed by and construed in accordance with the laws of the State of Washington, without giving effect to any principles of conflicts of law. You agree that any action at law or in equity arising out of or relating to these Terms and Conditions may be filed only in the State or federal courts located in Washington.

OPT-OUT

Some Emails may constitute an advertisement or solicitation under U.S. law, if their primary purpose is to advertise or promote a commercial product or service. If you do not wish to receive advertising and promotional messages from Unified Reliance Wholesale please specify your preference by visiting: www.urwholesale.com/optout.

STATE LICENSING

Unified Reliance Wholesale Inc. is a licensed mortgage lender. Unified Reliance Wholesale is an Equal Housing Opportunity Company. We do not engage in business practices that discriminate on the basis of race, color, religion, national origin, sex, marital status, age (provided you have the capacity to enter into a binding contract), because all or part of your income may be derived from any public assistance program, or because you have, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers our compliance with these federal laws is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580. Unified Reliance Wholesale is an equal opportunity employer. Any complaints or concerns about the company's employment practices may be directed to the Director of Human Resources at humanresources@urwholesale.com.

COMPLAINTS

Any complaints should be directed to compliance@urwholesale.com.