

Certificate Of Completion

Envelope Id: A4E6819EDEEA4A5DA7995A6641E993B4	Status: Completed
Subject: Please Review and Sign - Lumio & Dividend Finance	
Source Envelope:	
Document Pages: 21	Signatures: 3
Certificate Pages: 5	Initials: 7
AutoNav: Enabled	Envelope Originator:
Envelope Stamping: Enabled	Dividend Finance
Time Zone: (UTC-08:00) Pacific Time (US & Canada)	One California Street
	Ste 1500
	San Francisco, CA 94111
	support@dividendfinance.com
	IP Address: 3.223.176.32

Record Tracking

Status: Original	Holder: Dividend Finance	Location: DocuSign
6/7/2023 4:31:20 PM	support@dividendfinance.com	
Status: Authoritative Copy (6 of 6 documents)	Holder: Dividend Finance	Location: DocuSign
6/7/2023 4:38:03 PM	support@dividendfinance.com	

Signer Events

suraj sheela
 suraj.babloo@gmail.com
 Security Level: Email, Account Authentication (None), Authentication

Signature

DocuSigned by:

 0D81A90DAE914D8...
 Signature Adoption: Pre-selected Style
 Using IP Address: 98.187.128.189
 Signed using mobile

Timestamp

Sent: 6/7/2023 4:31:27 PM
 Viewed: 6/7/2023 4:33:34 PM
 Signed: 6/7/2023 4:38:00 PM

Authentication Details

ID Check:
 Transaction: 31022440112605
 Result: passed
 Vendor ID: LexisNexis
 Type: iAuth
 Recipient Name Provided by: Recipient
 Information Provided for ID Check: Address, SSN9, SSN4, DOB
 Performed: 6/7/2023 4:33:15 PM

Question Details:
 passed vehicle.association.fake
 passed corporate.association.real
 failed county.lived.single.real
 passed property.association.single.real
 passed corporate.association.real
 passed vehicle.association.real

Electronic Record and Signature Disclosure:
 Accepted: 6/7/2023 4:33:34 PM
 ID: 4ff03bef-f215-4411-8c5c-ab23eeba7c7c

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	6/7/2023 4:31:27 PM

Envelope Summary Events	Status	Timestamps
Certified Delivered	Security Checked	6/7/2023 4:33:34 PM
Signing Complete	Security Checked	6/7/2023 4:38:00 PM
Completed	Security Checked	6/7/2023 4:38:00 PM

Payment Events	Status	Timestamps
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Electronic Record and Signature Disclosure

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Dividend Solar Finance, LLC and/or our lender network (“we” or “us”) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically or directly from us. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please click where indicated to confirm your agreement.

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Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind, you must withdraw your consent by contacting us at homeowners@dividendfinance.com. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us and you will no longer be able to receive required notices and consents electronically from us or to electronically sign documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. This includes our Privacy Policy, which is available for review on our website. If we make a change to our Privacy Policy, we will notify you as required by law. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately

above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact us:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To advise us of your new e-mail address

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at homeowners@dividendfinance.com and in the body of such request you must state: your previous e-mail address and your new e-mail address. We do not require any other information from you to change your email address.

Please note that we use DocuSign, Inc. for delivery of certain electronic communications and documents, and to allow for you to electronically sign certain documents. In addition to notifying us, you must also notify DocuSign, Inc to arrange for your new email address to be reflected in your DocuSign account by following the process for changing e-mail in DocuSign.

To request paper copies

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to homeowners@dividendfinance.com and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number.

To withdraw your consent

To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

- decline to sign a document from within your DocuSign account, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- send us an e-mail to homeowners@dividendfinance.com and in the body of such request you must state your e-mail, full name, US Postal Address, telephone number, and account number. We do not need any other information from you to withdraw consent. Please remember that one of the consequences of withdrawing consent for online documents will be that transactions may take a longer time to process.

Required hardware and software

Operating Systems:	Windows2000 or WindowsXP
Browsers (for SENDERS):	Internet Explorer 6.0 or above
Browsers (for SIGNERS):	Internet Explorer 6.0, Mozilla FireFox 1.0, NetScape 7.2 (or above)
Email:	Access to a valid email account
Screen Resolution:	800 x 600 minimum

Enabled Security Settings:	<ul style="list-style-type: none">• Allow per session cookies• Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection
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** These minimum requirements are subject to change. If these requirements change, we will provide you with an email message at the email address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the “I ACCEPT” button where indicated to continue. By doing so, you confirm that:

- you can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC RECORD AND SIGNATURE DISCLOSURES document; and
- you can print on paper the disclosure or save or send the disclosure to a place where you can print it, for future reference and access; and
- Until or unless you notify us as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by us during the course of your relationship with us.