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LETTER OF INTENT

Regarding the Addition of the Reading-Berks Association of REALTORS® and the Lebanon County Association of REALTORS® to the Proposed Merger of the Lancaster County Association of REALTORS® and the Greater Harrisburg Association of REALTORS®

The Parties

Party	Association	Address
Party One: LCAR/GHAR (acting jointly)	Lancaster County Association of REALTORS®	1930 Harrington Drive, Lancaster, PA 17601
Party One: LCAR/GHAR (acting jointly)	Greater Harrisburg Association of REALTORS®	424 N. Enola Drive, Suite 1, Enola, PA 17025
Party Two: R-BAR	Reading-Berks Association of REALTORS®	2201 Ridgewood Road, Suite 350, Wyomissing, PA 19610
Party Three: Lebanon	Lebanon County Association of REALTORS®	989 Quentin Road, Suite 2, Lebanon, PA 17042

Effective Date: November 12, 2026

This Letter of Intent ("Supplemental LOI") is made as of the Effective Date by and among the Lancaster County Association of REALTORS® ("LCAR") and the Greater Harrisburg Association of REALTORS® ("GHAR"), acting jointly as a single party (together, "LCAR/GHAR"); the Reading-Berks Association of REALTORS® ("R-BAR"), as an individual party; and the Lebanon County Association of REALTORS® ("Lebanon"), as an individual party (each of LCAR/GHAR, R-BAR, and Lebanon, a "Party"). R-BAR and Lebanon are each referred to as a "Joining Association." LCAR, GHAR, R-BAR, and Lebanon are collectively referred to as the "Associations." Wherever this Supplemental LOI assigns a right or obligation to "each Association" or "any Association," LCAR and GHAR each hold that right or obligation individually.

This Supplemental LOI is an addition to the Letter of Intent between LCAR and GHAR dated October 15, 2026 (the "Original LOI"). It does not replace or condition the Original LOI, and it changes the Original LOI only as described in Section 1. LCAR and GHAR represent that Exhibit A is a true and complete copy of the Original LOI as executed on October 15, 2026 (DocuSign Envelope ID 891D4EC3-D82E-827D-8150-5AA720495BB2), together with the DocuSign Certificate of Completion for that envelope.

Recitals

WHEREAS, LCAR and GHAR entered into a Memorandum of Understanding effective July 31, 2026 to explore a potential merger; their Boards of Directors approved and recommended the merger on October 14, 2026 (LCAR) and October 15, 2026 (GHAR); and they executed the Original LOI effective October 15, 2026 (the merger contemplated by the Original LOI, the "Merger");

WHEREAS, LCAR/GHAR and R-BAR entered into a Memorandum of Understanding effective October 21, 2026 to explore R-BAR's participation in the Merger, and LCAR/GHAR and Lebanon entered into a Memorandum of Understanding effective October 26, 2026 to explore Lebanon's participation in the Merger (together, the "Joining MOUs");

WHEREAS, at a duly called meeting of its Board of Directors held on November 12, 2026, R-BAR adopted the following motion:

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"I move that the R-BAR Board of Directors approve and recommend the merger of the Lancaster County Association of REALTORS® (LCAR), the Greater Harrisburg Association of REALTORS® (GHAR), the Reading-Berks Association of REALTORS® (R-BAR), and the Lebanon County Association of REALTORS® (Lebanon), including the 2027 Officer and Director seats set forth in Schedule A of the proposed Supplemental LOI, and authorize that the proposed merger be presented to the members of R-BAR for their consideration and vote, in accordance with the Association's governing documents and applicable requirements. The participation of each of R-BAR and Lebanon is approved separately, so that the withdrawal of either or both shall not affect the merger of LCAR and GHAR, and the withdrawal of one shall not affect the participation of the other. As part of this motion, I further move that the Board approve and recommend that Kurtis Krueger serve as Chief Executive Officer of the newly combined association upon member approval of the merger and approval of the new association's Bylaws."

WHEREAS, at a duly called meeting of its Board of Directors held on November 12, 2026, Lebanon adopted the following motion:

"I move that the Lebanon County Association of REALTORS® Board of Directors approve and recommend the merger of the Lancaster County Association of REALTORS® (LCAR), the Greater Harrisburg Association of REALTORS® (GHAR), the Reading-Berks Association of REALTORS® (R-BAR), and the Lebanon County Association of REALTORS® (Lebanon), including the 2027 Officer and Director seats set forth in Schedule A of the proposed Supplemental LOI, and authorize that the proposed merger be presented to the members of Lebanon for their consideration and vote, in accordance with the Association's governing documents and applicable requirements. The participation of each of R-BAR and Lebanon is approved separately, so that the withdrawal of either or both shall not affect the merger of LCAR and GHAR, and the withdrawal of one shall not affect the participation of the other. As part of this motion, I further move that the Board approve and recommend that Kurtis Krueger serve as Chief Executive Officer of the newly combined association upon member approval of the merger and approval of the new association's Bylaws."

WHEREAS, at a duly called meeting of its Board of Directors held on November 12, 2026, LCAR adopted the following motion:

"I move that the LCAR Board of Directors approve the addition of the Reading-Berks Association of REALTORS® (R-BAR) and the Lebanon County Association of REALTORS® (Lebanon) into the merger of the Lancaster County Association of REALTORS® (LCAR) and the Greater Harrisburg Association of REALTORS® (GHAR) previously approved by this Board on October 14, 2026, including the 2027 Officer and Director seats set forth in Schedule A of the proposed Supplemental LOI, and authorize that the merger of LCAR, GHAR, R-BAR, and Lebanon be presented to the members of LCAR for their consideration and vote, in accordance with the Association's governing documents and applicable requirements. The participation of each of R-BAR and Lebanon is approved separately, so that the withdrawal of either or both shall not affect the merger of LCAR and GHAR, and the withdrawal of one shall not affect the participation of the other."

WHEREAS, at a duly called meeting of its Board of Directors held on November 12, 2026, GHAR adopted the following motion:

"I move that the GHAR Board of Directors approve the addition of the Reading-Berks Association of REALTORS® (R-BAR) and the Lebanon County Association of REALTORS® (Lebanon) into the merger of the Lancaster County Association of REALTORS® (LCAR) and the Greater Harrisburg Association of REALTORS® (GHAR) previously approved by this Board on October 15, 2026, including the 2027 Officer and Director seats set forth in Schedule A of the proposed Supplemental LOI, and authorize that the merger of LCAR, GHAR, R-BAR, and Lebanon be presented to the members of GHAR for their consideration and vote, in accordance with the Association's governing documents and applicable requirements. The

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participation of each of R-BAR and Lebanon is approved separately, so that the withdrawal of either or both shall not affect the merger of LCAR and GHAR, and the withdrawal of one shall not affect the participation of the other."

WHEREAS, the Boards of Directors of all four Associations have determined that the merger of LCAR, GHAR, R-BAR, and Lebanon is in the best interests of their respective memberships and is intended to strengthen member value, expand resources, increase advocacy, and build a unified regional voice for real estate in central Pennsylvania;

NOW, THEREFORE, in consideration of the mutual undertakings set forth below, the Parties state their intent as follows:

Terms

1. **Addition to the Original LOI.** This Supplemental LOI is an addition to the Original LOI. The Original LOI remains in full force and effect. Its only change to the Original LOI is that, if a Joining Association participates in the Merger, the 2027 Officers and Directors listed in Schedule A of the Original LOI are expanded to include that Joining Association's seats as set forth in Schedule A of this Supplemental LOI. Nothing in this Supplemental LOI makes the Merger of LCAR and GHAR conditional on the participation of R-BAR, Lebanon, or both.

2. **Intent to Join.** Each Joining Association intends to join the Merger and become part of the combined association contemplated by the Original LOI (the "Combined Association"), on terms to be set forth in definitive merger documentation and the Combined Association's governing documents, to be negotiated and approved by the Associations. The participation of each Joining Association is separate and independent. Neither Joining Association's participation depends on the participation of the other.

3. **Member Vote.** Each Association intends to present to its members, for a vote in December of 2026 in accordance with its governing documents and applicable law, a single proposal to approve the merger of LCAR, GHAR, R-BAR, and Lebanon. If a Joining Association withdraws before the vote, the proposal presented to the members of the remaining Associations shall cover only the remaining Associations. If the members of a Joining Association do not approve the merger, that Joining Association shall not become part of the Combined Association, and the approval of the members of LCAR and GHAR shall stand as approval of the merger of LCAR and GHAR together with any Joining Association whose members also approve it. Neither this Supplemental LOI nor the Board motions referenced above enables any Association to complete the merger absent such member approval.

4. **2027 Officers and Directors.** Subject to member approval, the Associations intend for the individuals and seats listed on Schedule A to serve as the Officers and Directors of the Combined Association for 2027, in the capacities indicated. Schedule A adds two (2) Vice Presidents appointed by R-BAR, one (1) Vice President appointed by Lebanon, eight (8) R-BAR Director seats, and two (2) Lebanon Director seats to the 2027 Officers and Directors listed in Schedule A of the Original LOI. Each Joining Association shall appoint the individuals to fill its seats no later than December 11, 2026. If a Joining Association withdraws or its members do not approve the merger, its seats are removed, and the remaining Officers and Directors continue as set forth in Schedule A of the Original LOI and, where applicable, this Supplemental LOI. The leadership structure set forth in Schedule A applies to 2027 only. Officers, Directors, and officer succession for 2028 and later years shall be determined by the Combined Association's Bylaws and Policies.

5. **Chief Executive Officer.** Subject to member approval of the Merger and approval of the Combined Association's Bylaws, each Joining Association supports Kurtis Krueger serving as Chief Executive Officer

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of the Combined Association, as provided in the Original LOI.

6. **Confidentiality.** Any Association may share confidential information with the others in connection with this Supplemental LOI, including financial statements, budgets, staff salaries and benefit structures, membership rosters, legal histories, vendor contracts, and proprietary technology platforms ("Confidential Information"). Each Association agrees to hold all Confidential Information in strict confidence and to share it only with its Board of Directors, merger task force members, Executive Officer, and professional legal and financial counsel. All internal and external communication about the addition of the Joining Associations must be reviewed and approved by the Executive Officers of all four Associations (or, if an Association has no Executive Officer, its President) before release. Because each Association's Board of Directors must make decisions on this information, this Section expands, and supersedes, the confidentiality provisions of the Joining MOUs.

7. **Costs.** Each Association shall bear its own costs related to this Supplemental LOI (e.g., travel, internal staff time, or independent legal counsel), unless the Associations agree otherwise in writing. No Association shall commit another Association to any financial obligation without the express, prior written consent of that Association's Executive Officer and Board President (or, if an Association has no Executive Officer, its Board President alone). Nothing in this Section changes the cost-sharing provisions of the Joining MOUs.

8. **Non-Binding Nature.** With the exception of Section 6 (Confidentiality), Section 7 (Costs), and Section 11 (Relationship to the Joining MOUs), which are legally binding upon execution, this Supplemental LOI is a statement of mutual intent. It does not constitute a legal contract to merge.

9. **Withdrawal of a Joining Association.** Each Joining Association may withdraw from this Supplemental LOI at any time, for any reason or no reason, without penalty or liability, by delivering five (5) business days' written notice to the other Associations. The withdrawal of R-BAR, Lebanon, or both, or the failure of either's members to approve the merger, shall have no effect on the Original LOI or the Merger of LCAR and GHAR, and shall not affect the participation of the other Joining Association. Within ten (10) business days after a withdrawal, the withdrawing Association and the other Associations shall return or destroy all Confidential Information exchanged between them. Section 6 shall survive any withdrawal or termination.

10. **Termination.** If the Merger of LCAR and GHAR does not proceed for any reason, including the failure of either Association's members to approve it, this Supplemental LOI shall terminate as to all Associations unless the remaining Associations agree in writing to continue.

11. **Relationship to the Joining MOUs.** If this Supplemental LOI conflicts with either Joining MOU, this Supplemental LOI governs, including as to confidentiality and as to each Joining MOU's exploration timeline and recommendation process. The cost-sharing provisions of the Joining MOUs remain in effect as provided in Section 7.

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IN WITNESS WHEREOF, the Parties have caused this Supplemental LOI to be executed by their duly authorized officers as of the Effective Date.

PARTY ONE: LCAR/GHAR (acting jointly)

LANCASTER COUNTY ASSOCIATION OF REALTORS®

Signed by:
By: Christina Diehl
F92AE4F1FF36447...
Christina Diehl, President

Date: 11/12/2026

GREATER HARRISBURG ASSOCIATION OF REALTORS®

DocuSigned by:
By: Tracee Carter
F09BCF25BA1B4B8...
Tracee Carter, President

Date: 11/12/2026

LANCASTER COUNTY ASSOCIATION OF REALTORS®

Signed by:
By: Tom Blefko
A5BB99267E654AD...
Tom Blefko, Executive Director

Date: 11/12/2026

GREATER HARRISBURG ASSOCIATION OF REALTORS®

Signed by:
By: kurtis krueger
46B28AB2CA37490...
Kurtis Krueger, Chief Executive Officer

Date: 11/12/2026

PARTY TWO: R-BAR

READING-BERKS ASSOCIATION OF REALTORS®

DocuSigned by:
By: MELISSA FOX
4DF0D9EDBB5C449...
Melissa Fox, President

Date: 11/12/2026

READING-BERKS ASSOCIATION OF REALTORS®

Signed by:
By: Brad Weisman
2CA5635D9A0B438...
Brad Weisman, President-Elect

Date: 11/12/2026

PARTY THREE: LEBANON

LEBANON COUNTY ASSOCIATION OF REALTORS®

DocuSigned by:
By: Stephanie Vega
9ACFF924891E484...
Stephanie Vega, President

Date: 11/12/2026

LEBANON COUNTY ASSOCIATION OF REALTORS®

Signed by:
By: kelly Meyer
10472F9CA60A45D...
Kelly Meyer, Association Executive

Date: 11/12/2026

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SCHEDULE A

2027 Officers and Directors of the Combined Association Board

2027 Officers

Office	Officers
Co-Past Presidents	Tracee Carter (GHAR) and Christina Diehl (LCAR)
Co-Presidents	Lisa Naples (LCAR) and Barb Murdocca (GHAR)
Vice Presidents	*[Appointed seat]* (R-BAR) *[Appointed seat]* (R-BAR) *[Appointed seat]* (Lebanon)
Co-Treasurers	Josh Clelan (GHAR) and Richard Boas (LCAR)
Co-Secretaries	Althea Ramsay Carrigan (LCAR) and Laurie Carney (GHAR)

Directors

LCAR Directors (12 seats)	GHAR Directors (12 seats)
Tina Bardell	Amber Cruz
Tim Charles	Joy Daniels
Jeremy Ganse	Jodi Diego
Tom Garman	Lori Jerry
Wayne M. King	Justin Lapiska
Jeff Kurtz	Brittany Lesher
Daniel Ortiz	Brenton Mitchell
Maria Rojas	Jordan Piscioneri
Aaron Skelly *	Nick Sallack *
Ashlee Stutzman	Christine Waters
[Appointed seat]	Brooks Watts
[Appointed seat]	Danielle Winn

R-BAR Directors (8 seats)	Lebanon Directors (2 seats)
[Appointed seat]	*[Appointed seat]*
[Appointed seat]	*[Appointed seat]*
[Appointed seat]	
[Appointed seat]	
[Appointed seat]	
[Appointed seat]	
[Appointed seat]	
[Appointed seat]	

** Commercial Representative*

R-BAR's Vice Presidents and Director seats depend on R-BAR's participation, and Lebanon's Vice President and Director seats depend on Lebanon's participation, as provided in Sections 4 and 9. This leadership structure applies to 2027 only; later years are governed by the Combined Association's Bylaws and Policies.

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EXHIBIT A

Original LOI between LCAR and GHAR dated October 15, 2026

The following pages contain a true and complete copy of the Original LOI as executed by LCAR and GHAR on October 15, 2026 (3 pages), followed by the DocuSign Certificate of Completion for that envelope (4 pages).

DocuSign Envelope ID: 891D4EC3-D82E-827D-8150-5AA720495BB2

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LETTER OF INTENT

Regarding the Proposed Merger of the Lancaster County Association of REALTORS® and the Greater Harrisburg Association of REALTORS®

This Letter of Intent ("LOI") is made as of October 15, 2026, by and between the Lancaster County Association of REALTORS® ("LCAR"), a Pennsylvania non-profit corporation and the Greater Harrisburg Association of REALTORS® ("GHAR"), a Pennsylvania for-profit corporation (each a "Party" and collectively, the "Associations").

Recitals

WHEREAS, at a duly called meeting of its Board of Directors held on October 14, 2026, LCAR adopted the following motion:

> *"I move that the LCAR Board of Directors approve and recommend the proposed merger of the Lancaster County Association of REALTORS® (LCAR) and the Greater Harrisburg Association of REALTORS® (GHAR) and authorize that the proposed merger be presented to the members of LCAR for their consideration and vote, in accordance with the Association's governing documents and applicable requirements.*
> *As part of this motion, I further move that the Board approve and recommend that Kurtis Krueger serve as Chief Executive Officer of the newly combined association upon member approval of the merger and approval of the new association's Bylaws."*

WHEREAS, at a duly called meeting of its Board of Directors held on October 15, 2026, GHAR adopted the following motion:

> *"I move that the GHAR Board of Directors approve and recommend the proposed merger of the Lancaster County Association of REALTORS® (LCAR) and the Greater Harrisburg Association of REALTORS® (GHAR) and authorize that the proposed merger be presented to the members of GHAR for their consideration and vote, in accordance with the Association's governing documents and applicable requirements.*
> *As part of this motion, I further move that the Board approve and recommend that Kurtis Krueger serve as Chief Executive Officer of the newly combined association upon member approval of the merger and approval of the new association's Bylaws."*

WHEREAS, both Boards of Directors have determined that a merger of LCAR and GHAR (the "Merger") is in the best interests of their respective memberships and is intended to strengthen member value, expand resources, increase advocacy, and build a unified regional voice for real estate in central Pennsylvania;

NOW, THEREFORE, in consideration of the mutual undertakings set forth below, the Associations state their intent as follows:

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Terms

1. **Intent to Merge.** LCAR and GHAR intend to merge into a single combined association (the "Combined Association"), on terms to be set forth in definitive merger documentation and the Combined Association's governing documents, to be negotiated and approved by both Associations.

2. **Member Vote.** The Merger is subject to approval by the respective memberships of LCAR and GHAR. Each Association intends to present the Merger to its members for a vote in December of 2026, in accordance with its governing documents and applicable law. Neither this LOI nor the Board motions referenced above enables either Association to complete the Merger absent such member approval.

3. **2027 Officers and Directors.** Subject to member approval of the Merger, the Associations intend for the individuals listed on Schedule A to serve as the Officers and Directors of the Combined Association for 2027, in the capacities indicated.

4. **Chief Executive Officer.** Subject to member approval of the Merger and approval of the Combined Association's Bylaws, the Associations intend for Kurtis Krueger to serve as Chief Executive Officer of the Combined Association.

IN WITNESS WHEREOF, the Associations have caused this Letter of Intent to be executed by their duly authorized officers as of the date first written above.

LANCASTER COUNTY ASSOCIATION OF REALTORS®

By: _____ Signed by: Christina Diehl 42AF07CE64834AD...
Christina Diehl, President

Date: 10/15/2026

GREATER HARRISBURG ASSOCIATION OF REALTORS®

By: _____ DocuSigned by: Tracee Carter F09BCF25BA1B4B8...
Tracee Carter, President

Date: 10/15/2026

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SCHEDULE A

2027 Officers and Directors of the Combined Association Board

2027 Officers

Office	Officers
Co-Past Presidents	Tracee Carter (GHAR) and Christina Diehl (LCAR)
Co-Presidents	Lisa Naples (LCAR) and Barb Murdocca (GHAR)
Co-Treasurers	Josh Clelan (GHAR) and Richard Boas (LCAR)
Co-Secretaries	Althea Ramsay Carrigan (LCAR) and Laurie Carney (GHAR)

Directors

LCAR Directors (12 seats)	GHAR Directors (12 seats)
Aaron Skelly *	Amber Cruz
Tina Bardell	Joy Daniels
Jeremy Ganse	Jodi Diego
Tim Charles	Lori Jerry
Tom Garman	Justin Lapiska
Wayne M. King	Brittany Lesher
Jeff Kurtz	Brenton Mitchell
Daniel Ortiz	Jordan Piscioneri
Ashlee Stutzman	Nick Sallack *
Maria Rojas	Christine Waters
[Appointed seat]	Brooks Watts
[Appointed seat]	Danielle Winn

** Commercial Representative*

Initial CD DS TC

docusign

Certificate Of Completion

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Status: Completed
Subject: Please Sign Letter of Intent to Merge
Source Envelope:
Document Pages: 3
Signatures: 2
Envelope Originator:
Certificate Pages: 4
Initials: 4
Tom Blefko
AutoNav: Enabled
tomblefko@gmail.com
EnvelopeId Stamping: Enabled
IP Address: 50.244.226.77
Time Zone: (UTC-08:00) Pacific Time (US & Canada)

Record Tracking

Status: Original
10/14/2026 7:53:24 AM
Holder: Tom Blefko
tomblefko@gmail.com
Location: DocuSign

Signer Events	Signature	Timestamp
Christina Diehl cdiehl1981@gmail.com Chairman Security Level: Email, Account Authentication (None)	Signed by:  42AF07CE64834AD... Signature Adoption: Pre-selected Style Using IP Address: 2600:1002:b0a7:e0ec:8cb6:f47a:d8a6:5beb Signed using mobile	Sent: 10/14/2026 2:00:08 PM Viewed: 10/15/2026 2:10:09 PM Signed: 10/15/2026 2:11:38 PM
Electronic Record and Signature Disclosure: Accepted: 10/15/2026 2:10:09 PM ID: 3a715bce-3e49-418d-952c-aef548cec1f6		
Tracee Carter traceemcarter@gmail.com Security Level: Email, Account Authentication (None)	DocuSigned by:  F09BCF25BA1B4B8... Signature Adoption: Pre-selected Style Using IP Address: 2600:4040:f015:3400:dd45:45e9:a93d:e5d3	Sent: 10/15/2026 2:11:40 PM Viewed: 10/15/2026 2:13:27 PM Signed: 10/15/2026 2:13:48 PM
Electronic Record and Signature Disclosure: Accepted: 10/15/2026 2:13:26 PM ID: 0fa3d7f5-a0eb-43bf-8afc-f4a5c0b831de		

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	10/14/2026 2:00:08 PM

Envelope Summary Events	Status	Timestamps
Certified Delivered	Security Checked	10/15/2026 2:13:27 PM
Signing Complete	Security Checked	10/15/2026 2:13:48 PM
Completed	Security Checked	10/15/2026 2:13:48 PM

Payment Events	Status	Timestamps

Electronic Record and Signature Disclosure

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Tom Blefko (we, us or Company) 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 through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a $0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

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. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically 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 through the DocuSign system 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. 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 Tom Blefko:

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 contact us by email send messages to: tomblefko@gmail.com

To advise Tom Blefko of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at tomblefko@gmail.com and in the body of such request you must state: your previous

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email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from Tom Blefko

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 email to tomblefko@gmail.com and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Tom Blefko

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

i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;

ii. send us an email to tomblefko@gmail.com and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: https://support.docusign.com/guides/signer-guide-signing-system-requirements.

Acknowledging your access and consent to receive and sign documents 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 confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email 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 as described herein, then select the check-box next to ‘I agree to use electronic records and signatures’ before clicking ‘CONTINUE’ within the DocuSign system.

By selecting the check-box next to ‘I agree to use electronic records and signatures’, you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Tom Blefko 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 Tom Blefko during the course of your relationship with Tom Blefko.