



**Lucrum Companies, Inc.
Electronic and Delivery Consent
December 1st, 2023**

E-Sign and Electronic Delivery Consent

This document is a e-sign disclosure and consent form for Lucrum Companies (“Lucrum”) and its subsidiaries: Lucrum Realty, Lucrum Capital Advisors, Lucrum Capital Securities, and Lucrum Capital.

By accessing www.lucrumcompanies.com, www.lucrum-realty.com, www.lucrumcapitalsecurities.com, www.lucrumcapitaladvisors.com, and/or www.lucrumcapital-llc.com (“Websites”), establishing a login in Lucrum’s Websites, completing a User Profile, establishing an formal relationship, or using any Lucrum Companies Services subsidiaries, you consent to the following:

1. Electronic Signatures in Global and National Commerce Act; Uniform Electronic Transactions Act. The Federal Electronic Signatures in Global and National Commerce Act (“ESIGN”) and similar state laws, particularly the Uniform Electronic Transactions Act (“UETA”), authorize the creation of legally binding and enforceable agreements utilizing electronic records and signatures. ESIGN and UETA require businesses that want to use electronic records or signatures in consumer transactions to obtain the consumer’s consent to receive information electronically. When a user, issuer, or potential investor registers on the Websites, they consent to transact business electronically and maintain electronic records in compliance with ESIGN and UETA requirements. Your use of electronic signatures to sign documents legally binds you in the same manner as if you had manually signed such documents. The use of electronic versions of documents fully satisfies any requirement that such documents be provided to you in writing. If you sign electronically, you represent that you have the ability to access and retain a record of such documents. You agree that you are responsible for understanding these documents and agree to conduct business by electronic means. You are obligated to review the Websites periodically for changes and

modifications and agree not to contest the admissibility or enforceability of the Website's electronically stored copy of your agreements with Lucrum and/or its subsidiaries or any third party in any proceeding arising out of the Terms of Use, the Websites or the Services. You represent that you have a suitable computer with Internet access, an email address and the availability to download, save and/or print communications to retain a record of such communications. You agree that you are solely responsible for maintaining such equipment and services required for online access.

2. Consent to Electronic Communications. You consent to receiving certain electronic communications from us and agree that any notices, agreements, disclosures, or other communications that we send to you electronically will satisfy any legal communication requirements, including that those communications be in writing. By agreeing to electronic delivery, you are giving your informed consent to electronic delivery of all Account Documents. "Account Documents" include contracts, agreements, notices, disclosures, current and future statements, regulatory and investor communications (such as prospectuses and privacy notices), confirmations, tax-related documents, and any other information, documents, data, and records regarding your Account, relationship with Lucrum, the Terms of Use, amendments and the agreements and disclosures governing the services delivered or provided to you by Lucrum, clients, and any other parties. You agree that you can access, view, download, save, and print any Account Documents you receive via electronic delivery for your records.

3. Electronic Delivery System. You acknowledge that Lucrum's primary methods of communication with you include (A) posting or delivering information on the Websites, (B) sending email(s) to your email address of record, and, to the extent required by law, (C) providing you with notice(s) that will direct you to the Websites where you can read and print such information. Unless otherwise required by law, Lucrum reserves the right to post Account Documents, without violating any provisions of Lucrum's or its affiliates' Privacy Policies, on the Websites without providing notice to you. Further, Lucrum reserves the right to send Account Documents to your postal or email address of record, or via the Websites. You agree that all Account Documents provided to you in any of the foregoing manners are considered delivered to you personally when sent or posted by Lucrum, whether you receive it or not. All email notifications regarding Account Documents will be sent to your e-mail address of record. You agree to maintain the email address that you have provided Lucrum until you provide Lucrum with a new one. You understand that email messages may fail to transmit promptly or properly, including being delivered to SPAM folders. You further understand that it is your sole responsibility to ensure that any emails from Lucrum are not marked as SPAM. Regardless of whether or not you receive an email notification, you agree to check the Websites regularly to avoid missing any information, including amendments or supplements to this Agreement, or time-sensitive or otherwise important communications. If you authorize someone else to access the email account you have provided to Lucrum, you agree to tell them to share the Account Documents with you promptly, and you accept the risk that they will see your sensitive information. You understand that if you use a work email address or computing or communications device, your employer or other employees may have access to the Account Documents. Additionally, you acknowledge that the Internet is not a secure network and agree

that you will not send any confidential information, including Account numbers or passwords, in any unencrypted emails. You also understand that communications transmitted over the internet may be accessed by unauthorized or unintended third parties and agree to hold Lucrum, its subsidiaries, and Lucrum and its subsidiaries' respective officers and employees harmless for any such access regardless of the cause. You agree to promptly and carefully review all Account Documents when they are delivered and notify Lucrum in writing within five days of delivery if you object to the information provided (or other such time specified therein). If you fail to object in writing within such time, Lucrum is entitled to treat such information as accurate and conclusive. You will contact Lucrum to report any problems with accessing the Account Documents.

4. Revocation of Consent. Consent to electronic delivery of documents is required to establish and maintain a formal relationship with Lucrum and its subsidiaries. Subject to the terms of this consent, you may revoke or restrict your consent to electronic signature and/or electronic delivery of Account Documents at any time by notifying Lucrum in writing of your intention to do so. However, you understand that if you revoke or restrict your consent to electronic signature and/or electronic delivery of Account Documents, Lucrum has the right to restrict and/or close your formal relationship, and terminate your access to Lucrum's Websites and/or Services. Lucrum may elect to deliver Account Documents by other means, including paper delivery via postal mail, which will not revoke or otherwise affect your consent. You understand that neither your revocation or restriction of consent nor Lucrum's delivery of paper copies of Account Documents will affect the legal effectiveness or validity of any electronic communication provided while your consent was in effect. Capitalized terms used in this E-Sign and Electronic Delivery Consent that are not defined in this consent refer to those terms as they are defined in Lucrum's Terms of Use.