

ELECTRONIC SIGNATURE AGREEMENT

Applicant agrees that Applicant's electronic signature is the legal equivalent of Applicant's manual/handwritten signature on this document. By electronically signing this document using any device, means, or action, Applicant consents to the legally binding terms and conditions of the Application. Applicant further agrees that Applicant's signature on this document (hereafter referred to as "E-signature") is as valid as if the Applicant signed the document in writing. Applicant also agrees that no certification authority or other third party verification is necessary to validate Applicant's E-signature or any resulting agreement between Applicant and SKB Management Inc.

CONSENT TO ELECTRONIC DELIVERY

By electronically signing this Application, Applicant specifically agrees to receive, obtain, and/or submit any and all documents and information electronically. These documents and information will be collectively known as "Electronic Communications," and will include, but not be limited to, any and all current and future required notices and/or disclosures, as well as such documents, statements, data, records, and other communications regarding Applicant's relationship with SKB Management Inc. Applicant is acknowledging that Applicant is able to retain Electronic Communications by printing and/or downloading and saving this Applicant and any other agreements, Electronic Communications, documents, or records that are signed using Applicant's E-signature. Applicant accepts Electronic Communications provided via email as reasonable and proper notice for the purpose of fulfilling any and all rules and regulations, and agree that such Electronic Communications fully satisfy any requirement that communications be provided to Applicant in writing or in a form that Applicant may keep.