C. Lakeview Household Insurance Solutions, LLC Account Arbitration Agreement

The effective date of this Arbitration Agreement is October, 2026

PLEASE READ THIS CAREFULLY. BY AGREEING TO THIS ARBITRATION AGREEMENT ("AGREEMENT"), YOU ACKNOWLEDGE THAT YOU HAVE READ IT CAREFULLY AND UNDERSTAND THAT IT LIMITS YOUR RIGHTS IN THE EVENT OF A DISPUTE BETWEEN YOU AND US. BY AGREEING TO THIS ARBITRATION AGREEMENT, YOU WAIVE YOUR RIGHTS TO TRY ANY CLAIM IN COURT BEFORE A JUDGE OR JURY (EXCEPT FOR MATTERS THAT MAY BE TAKEN TO A SMALL CLAIMS COURT OR UNLESS OTHERWISE PROHIBITED BY LAW OR REGULATION) AND TO BRING OR PARTICIPATE IN ANY CLASS PROCEEDING OR OTHER REPRESENTATIVE ACTION. YOU UNDERSTAND THAT YOU HAVE THE RIGHT TO **REJECT THIS AGREEMENT BY OPTING OUT**, AS PROVIDED BELOW. THIS ARBITRATION AGREEMENT DOES NOT APPLY TO ANY DISPUTE ARISING UNDER OR RELATING TO AN INSURANCE POLICY, AN INSURANCE CLAIM MADE UNDER AN INSURANCE POLICY, ANY DISPUTE WITH AN INSURANCE PROVIDER OR ANY OTHER INSURANCE TRANSACTION AGREEMENT FOR WHICH ARBITRATION IS GOVERNED BY A SEPARATE WRITTEN AGREEMENT OR IS OTHERWISE PROHIBITED, LIMITED, OR PRESCRIBED BY APPLICABLE LAW, REGULATION, INSURANCE CODE OR OTHER GOVERNING INSURANCE INDUSTRY RULES.

PLEASE READ THIS ARBITRATION AGREEMENT CAREFULLY AND KEEP IT FOR YOUR RECORDS. If you have any questions about this Arbitration Agreement, please write to us at:

Lakeview Household Insurance Solutions, LLC

Attn: Compliance Department

4425 Ponce De Leon Blvd., MS. 5-251

Coral Gables, FL 33146

Definitions. Capitalized terms not defined in this Agreement shall have the meaning assigned in Lakeview Household Insurance Solutions Terms of Use. In this Arbitration Agreement:

a. "You" and "your" mean the individual entering into this Arbitration Agreement, as well as any person claiming through such individual;
b. "We," "us" and "our" means Lakeview Household Insurance Solutions, LLC ("Lakeview Household Insurance Solutions");

c. You and we are each referred to as a "Party" and collectively referred to as the "Parties;"
d. "Covered Affiliate" means any Lakeview Household Insurance Solutions parent company, subsidiary, affiliate, successor, assign, or agent, as well as any contractor, or service provider that participates in, administers, supports, markets, or provides the applicable Website, or Service giving rise to the Claim (defined below). A Covered Affiliate includes, without limitation, Lakeview Loan Servicing, LLC and its affiliates or service providers only to the extent they are involved in the applicable Website or Service that is subject of the Claim.
e. "Claim" means any past, present or future dispute, claim or controversy between you and us arising out of, relating to, or connected with your access to or use of the Lakeview Household Insurance Solutions website, any Services, any marketing or communications relating to those Services, these Terms of Use, this Arbitration Agreement, or the relationship between you and us. "Claim" includes disputes based on contract, tort (including intentional tort), fraud, misrepresentation, negligence, statute, regulation, common law, equity, or any other legal or equitable theory, to the fullest extent permitted by applicable law.
    i. Without limiting the foregoing, a Claim includes disputes regarding:
        a. Your access to or use of the Lakeview Household Insurance Solutions Website or any related digital platforms;
        b. Any Service offered, marketed, or provided by Lakeview Household Insurance Solutions or a Covered Affiliate;
        c. These Terms of Use, this Arbitration Agreement, or any prior agreement relating to the same Services;
        d. Communications, advertisements, marketing materials, disclosures, solicitations, or promotional activities relating to the Website, or the applicable Services offered, marketed or administered by us or a Covered Affiliate;
        e. Your relationship with Lakeview Household Insurance Solutions or a Covered Affiliate arising from the Services;
        f. Claims asserted as counterclaims, crossclaims, third-party claims, or otherwise, to the extent permitted by applicable law; and
        g. The interpretation, applicability, formation, enforceability, or scope of this Arbitration Agreement, except where this Agreement expressly provides that a court shall decide a particular issue.
    ii. Note: Claims filed by you or by us in small claims court are not subject to arbitration, so long as the dispute remains in small claims court and advances only an individual claim for relief.

Notwithstanding the foregoing, a "Claim" does **not** include:

a. Any dispute arising solely under an insurance agreement expressly excluded by this Arbitration Agreement;
b. Any dispute with an insurance carrier or provider about policy issuance, coverage, cancellation, nonrenewal, claims, underwriting or a related matter;
c. Any matter that may properly proceed in small claims court on an individual basis;
d. Any dispute or proceeding that applicable law prohibits from being resolved through binding arbitration; or
e. Any governmental or regulatory investigation, examination, enforcement action, subpoena, or administration proceeding.

How to Resolve a Formal Claim. If you have a Claim with us, we hope to resolve it quickly and easily. First, please contact us (contactus@lhis.com) to see if we can solve the problem. If the Claim cannot be resolved informally, except as otherwise provided in this Agreement, you and we agree that any dispute between the Parties will be resolved by the arbitration process described below. Unless otherwise prohibited by law or regulation, you and we each agree to waive the right to a jury trial or a trial before a judge in a public court. The only exception to this is Claims that may be filed in small claims court. If your unresolved dispute is within the jurisdiction of a small claims court, you may file your Claim there.

Claim Notice. Not less than 30 days before commencing a lawsuit or arbitration, the Party asserting a Claim (the "Complaining Party") must give the other Party (the "Non-Complaining Party") written notice of the Claim(s) (the "Claim Notice"). The Claim Notice must include: (1) the name, telephone number, mailing address, and email address of the Complaining Party; (2) the Lakeview Household Insurance Solutions Service(s) at issue; (3) reasonable detail of the Claim, including supporting facts; (4) the remedy sought and, if applicable, a good-faith calculation of the amount in controversy, expressed in United States Dollars; and (5) the original signature of the Complaining Party. If we are the Complaining Party, we will notify you in writing at the most recent address we have for you in our files. If you are the Complaining Party, you must send the notice in writing to

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The Complaining Party agrees to provide the Non-Complaining Party a reasonable opportunity to resolve the Claim and both Parties agree to negotiate in good faith at all times.

Any applicable statute of limitations shall be tolled upon submitting a Claim Notice before any such statute of limitations expires. Such statute of limitations shall be

tolled for as long as the parties work to resolve a Claim in accordance with this Agreement. This tolling provision does not revive any Claim for which the applicable statute of limitations or filing deadline expired before the Claim Notice was received. Nothing in this section waives, limits, or restricts either Party's right to assert any defense, including any defense based on the expiration of an applicable statute of limitations, laches, waiver, estoppel, lack of jurisdiction, or failure to state a claim.

Small Claims Court. Notwithstanding anything to the contrary in this Arbitration Agreement, either party may bring an individual Claim in small claims court if the Claim is within the small claims court's jurisdiction and proceeds only on an individual, non-class, and non-representative basis. A Claim filed in small claims court will not be subject to arbitration while it remains pending in small claims court and proceeds only as an individual Claim.

If a Claim filed in small claims court is transferred, removed, appealed, consolidated with another action, amended to seek relief outside the small claims court's jurisdiction, or otherwise no longer qualifies to proceed in small claims court, either party may elect to require that the Claim be resolved by binding arbitration under this Arbitration Agreement, unless applicable law prohibits arbitration of the Claim.

Nothing in this section limits either party's right to assert any claim, defense, objection, or remedy that would otherwise be available in small claims court, including any defense based on jurisdiction, venue, timeliness, or failure to state a claim.

Claims Subject to Arbitration. If the Parties are not able to resolve a Claim as set forth above, then the Parties agree that any Claim shall be resolved, upon the election of either us or you, by binding arbitration administered by the American Arbitration Association ("AAA") or Judicial Arbitration and Mediation Services ("JAMS"), under the applicable arbitration rules of the administrator in effect at the time a Claim is filed ("Rules"). Subject to the terms of this Arbitration Agreement, either you or we may start arbitration by giving written notice to the other Party. This notice may be given before or after a lawsuit has been filed concerning the Claim and it may be given by papers filed in the lawsuit such as a motion to compel arbitration. AAA's rules may be obtained from https://www.adr.org/ or 1-800-778-7879 (toll-free). JAMS' rules may be obtained from https://www.jamsadr.com/ or 1-800-352-5267 (toll free). If both AAA and JAMS are for any reason unable to serve, then the Parties may agree to a comparable arbitration administrator. If the Parties are unable to agree, then either we or you may petition a court of competent jurisdiction to appoint an arbitrator. Any arbitration under this Arbitration Agreement will take place on an individual basis; class arbitrations and class actions are not permitted. Even if a class action lawsuit or other representative action is filed, any

dispute between you and us related to this Agreement raised by such an action will be subject to individual arbitration between you and us.

If you file a Claim, you may choose the administrator; if we file a Claim, we may choose the administrator, but we agree to change to the other permitted administrator at your request (assuming that the other administrator is available). Claims will be arbitrated by a single, neutral arbitrator, who shall be a retired judge or a lawyer with at least ten years' experience.

If a third party is involved in a Claim between you and us, arbitration involving that third party shall occur only to the extent permitted by applicable law, the applicable arbitration rules, and any agreement binding that third party. Nothing in this Arbitration Agreement shall require arbitration with any person or entity that has not agreed to arbitrate or is not otherwise legally entitled to enforce or be bound by this Arbitration Agreement.

Except where this Arbitration Agreement expressly provides that a court shall decide a particular issue, the arbitrator shall have the exclusive authority to determine the existence, scope, validity, enforceability, interpretation, and applicability of this Arbitration Agreement, including any issue relating to the arbitrability of a Claim. The issues expressly reserved for determination by a court under this Arbitration Agreement shall remain exclusively within the jurisdiction of the court.

No Class Action Proceedings. YOU AND WE AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN OUR INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. Further, unless both you and we agree otherwise in writing, the arbitrator may not consolidate more than one person's Claims. The arbitrator shall have no power to arbitrate any Claims on a class action basis or Claims brought in a purported representative capacity on behalf of the general public, other borrowers, or other persons similarly situated. The validity, enforceability, and effect of this paragraph shall be determined exclusively by a court, and not by the administrator or any arbitrator. This paragraph does not apply to requests for public injunctive relief, which are addressed in the paragraph below entitled "Public Injunctive Relief Requests."

Jury Waiver and Limitation of Rights. YOU AND WE AGREE THAT, BY ENTERING INTO THESE TERMS OF USE, THE PARTIES ARE EACH WAIVING THE RIGHT TO A TRIAL BY JURY. YOU AND WE ACKNOWLEDGE THAT ARBITRATION WILL LIMIT OUR LEGAL RIGHTS, INCLUDING THE RIGHT TO A JURY TRIAL, THE RIGHT TO CONDUCT FULL DISCOVERY, AND THE RIGHT TO APPEAL (EXCEPT AS PERMITTED IN THIS ARBITRATION AGREEMENT OR UNDER THE FAA).

Public Injunctive Relief Requests. If you or we seek public injunctive relief as a remedy for any Claim (a "**Public Injunctive Relief Request**") you and we agree that the Public Injunctive Relief Request cannot be arbitrated. Instead, unless otherwise prohibited by law, the Public Injunctive Relief Request shall be adjudicated by a court after all other Claims to be decided in arbitration under this Arbitration Agreement are resolved in arbitration. You and we agree to jointly request that the court stay the Public Injunctive Relief Request until after the remaining Claims have been finally resolved in arbitration, and that the Parties will only seek to lift the stay and request that the court resolve the Public Injunctive Relief Request if an arbitrator finds that one of them is liable for a Claim for which public injunctive relief is an available remedy. The validity, enforceability, and effect of this paragraph shall be determined exclusively by a court, and not by any arbitration administrator or arbitrator.

Arbitration Costs. The allocation and payment of all arbitration filing fees, administrative fees, case management fees, and arbitrator compensation shall be governed by the applicable Consumer Arbitration Rules of the arbitration administrator, unless applicable law requires otherwise. To the extent required by those rules or applicable law, we will pay or reimburse such fees. We will not seek reimbursement from you for any fees that we are required to pay under applicable law or the applicable arbitration rules.

Arbitration Hearing and Decision. Any in-person arbitration hearing will be held in the city with the federal district court closest to your residence, or in such other location as you and we may mutually agree. The arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. § 1-16 (the "FAA"), and, if requested by either Party, provide written reasoned findings of fact and conclusions of law. Except as provided in the "Public Injunctive Relief Requests" paragraph, the arbitrator shall have the power to award any relief authorized under applicable law, including injunctive relief. Any appropriate court may enter judgment upon the arbitrator's award. The arbitrator's award shall be final and binding on the Parties, subject only to the limited judicial review and grounds for vacatur, modification, or correction permitted under the Federal Arbitration Act or other applicable law. Judgment on the award may be entered in any court having jurisdiction.

Confidentiality. Unless disclosure is required or permitted by applicable law, regulation, court order, by mutual agreement, or governmental request, the Parties agree to maintain the confidentiality of the arbitration proceeding, including materials produced during discovery, testimony, and the arbitration award. Nothing in this section shall prohibit either Party from:

- communicating with or providing information to any governmental, regulatory, or law enforcement agency;

- making disclosures necessary to enforce, confirm, vacate, or challenge an arbitration award;
- complying with legal, regulatory, audit, or reporting obligations; or
- disclosing information to legal counsel, insurers, auditors, accountants, or other professional advisors who are subject to appropriate confidentiality obligations.

This confidentiality provision shall be interpreted narrowly and shall not restrict any rights that cannot legally be waived under applicable law.

No Waiver of Defenses. Nothing in this Arbitration Agreement shall be construed as a waiver, limitation, or relinquishment of any claim, defense, objection, right, or remedy that either Party may have under applicable law, except to the extent expressly stated in this Arbitration Agreement. Without limiting the foregoing, each Party reserves the right to assert any applicable defenses in arbitration, small claims court, or any other permitted forum, including defenses based on the expiration of any applicable statute of limitations, laches, waiver, estoppel, lack of jurisdiction, failure to state a claim, or any other legal or equitable defense. The arbitrator shall have authority to consider and decide any such defenses to the same extent a court of competent jurisdiction could do so, subject to the terms of this Arbitration Agreement and applicable law.

Severability. If any portion of this Arbitration Agreement is deemed invalid or unenforceable for any reason, it shall not invalidate the remaining portions of this Arbitration Agreement. However, if the No Class Action Proceedings paragraph or the Public Injunctive Relief Requests paragraph of this Arbitration Agreement is deemed invalid or unenforceable in whole or in part, then this entire Arbitration Agreement shall be deemed invalid and unenforceable. The terms of this Arbitration Agreement will prevail if there is any conflict between the Rules and this Agreement.

Your Right to Reject Arbitration. You understand that you may reject the provisions of this Arbitration Agreement, in which case neither we nor you will have the right to elect arbitration. Rejection of this Arbitration Agreement will not affect the remaining parts of the Lakeview Household Insurance Solutions Terms of Use. To reject this Arbitration Agreement, you must send us written notice of your rejection within 30 days after the date after you agreed to Lakeview Household Insurance Solutions Terms of Use, as set forth within the Terms of Use. You must include your name, address, and email address associated with Lakeview Household Insurance Solutions Services. The notice of rejection must be mailed to:

Lakeview Household Insurance Solutions, LLC

Attn: Compliance Department

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This is the only way that you can reject this Arbitration Agreement.

Applicability of the FAA and Survival. You and we acknowledge and agree that this Arbitration Agreement is made pursuant to a transaction involving interstate commerce, and thus the FAA shall govern the interpretation and enforcement of this Arbitration Agreement. This Arbitration Agreement shall survive the termination, expiration, amendment, suspension, cancellation, or discontinuation of the Lakeview Household Insurance Solutions Website, any marketing campaign, any applicable Product or Service, or the Terms of Use. This Arbitration Agreement shall also survive any merger, acquisition, corporate reorganization, bankruptcy, sale or transfer of assets, assignment, or other change in ownership or control involving Lakeview Household Insurance Solutions or any Covered Affiliate and shall continue to apply to any Claim arising out of or relating to events occurring before or after such transaction, to the extent permitted by applicable law. This Arbitration Agreement constitutes the entire agreement between you and us and supersedes all prior arrangements and other communications concerning dispute resolution as it relates to Lakeview Household Insurance Solutions, LLC and its Terms of Use. If we assign this Agreement to any unaffiliated third party, this Arbitration Agreement will apply to any dispute: (i) between you and that third party if you or that third party chooses arbitration; (ii) between you and us that occurred prior to such assignment; or (iii) that arises from such assignment.

Changes. Notwithstanding anything to the contrary in the Terms of Use, the following terms shall apply to an amendment of this Arbitration Agreement. You and we agree that we have the right to amend this Arbitration Agreement, and that if we make any amendment to this Arbitration Agreement (other than an amendment to any notice address or website link provided herein), that amendment shall be effective upon our provision of notice to you. Any change shall not apply to any Claim against us that accrued prior to the effective date of the change. Instead, the change shall apply to all other Claims governed by this Arbitration Agreement that have arisen or may arise between you and us after the effective date of such change. For the avoidance of doubt, no amendment or modification to this Arbitration Agreement shall apply retroactively to any Claim that accrued, was asserted, or was reasonably known by either Party before the effective date of the amendment, unless both Parties expressly agree otherwise in writing. If you do not agree to these amended terms, you may reject the amended Arbitration Agreement, and you will not be bound by it. To reject the amended terms, you must send us written notice of your rejection within 60 days after the date we provided notice of the amendment. If you previously opted-out of arbitration, your opt-out will also apply to any subsequent amendments to this Agreement, unless both parties agree in writing. You must include your name, address, and email address. The notice of rejection must be mailed to

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This is the only way that you can reject amendments to this Arbitration Agreement.