

Consumer Agreement to Use Electronic Records and Signatures

The SureDocs electronic document and signatures system has been employed for the purpose of presenting you with certain notices, disclosures and information. For mortgage and real estate transactions, this will be information such as Truth-in-Lending disclosures, listing agreements, purchase contracts and other documents, otherwise referred to as "Required Consumer Information". If you agree, Required Consumer Information can be displayed for you electronically, instead of in paper form. You will have the opportunity to print or save the Required Consumer Information and keep it for your records.

Pursuant to 15 U.S.C. 7001(Electronic Signatures in Global and National Commerce), your permission is required before we can deliver the Required Consumer Information electronically. With your permission, we will also send you subsequent notices, disclosures or documents electronically and use Electronic Signatures when applicable. Please read this notice carefully and click 'I Agree' to give us permission to present you with Required Consumer Information or any other documents related to your real estate or mortgage transaction in an electronic format.

Right to Receive Paper Documents

Receiving the Required Consumer Information and other documents related to your transaction in electronic form is not a requirement. If you prefer to receive these in paper form, you can contact the sending party and inform them of such. If you agree to this electronic process, you have the right to change your mind and request to receive the Required Consumer Information and other documents related to your transaction in paper form at any time in the future. Be aware that opting to not initially agree to use the electronic process or later withdrawing your permission may cause delays in your transaction, resulting in a change of terms or other time-sensitive factors such as an interest rate. Be sure to ask the party requesting an Electronic Signature if this applies.

Scope of Agreement

If you agree to receive the Required Consumer Information and other documents related to your transaction in electronic form, your permission applies to all subsequent Required Consumer Information and documents delivered to you through SureDocs to the e-mail address specified in your account by any party.

Process for Withdrawing Permission

At any time in the future, you may withdraw your permission to receive the Required Consumer Information and documents for your transaction in electronic format by clicking "Consent Agreement" from the SureDocs header and then clicking "Withdraw Consent". Once you do this, an e-mail notice will be sent to party sending documents. However, you should also notify them by phone or other means.

Updating your E-Mail

If your e-mail address changes before all Required Consumer Information and/or documents pertaining to your transaction are sent to you, you must inform the sending party by e-mail or telephone of the new address. You will be required to provide permission again for any documents delivered to the new e-mail address.

Process for Obtaining Paper Copies

SureDocs gives you the ability to print paper copies of any of the documents you're sent. You must have the Adobe Acrobat Reader software installed. This software is available for free at <http://www.adobe.com>. If you don't have a printer connected to your computer, or for any other reason cannot print the documents, you must contact the party sending you electronic documents. Be sure to ask if any fees will apply.

Requirements for Access and Retention

The SureDocs system for viewing and electronically signing the Required Consumer Information and other documents for your transaction requires the use of a personal computer running Internet Explorer version 6.0 or above, Firefox 3.0 or above, Safari 4.0 or above or Google Chrome 6.0 or above along with Adobe Acrobat Reader version 6 or above. Loan officers, mortgage brokers, real estate brokers and other parties who use SureDocs to send electronic documents are required to remove any documents from the SureDocs servers that have been sent to consumers over 90 days ago. They also have the option of removing them at any time prior to the 90 days. Because of this, it is important that you save the PDF or print paper copies of the Required Consumer Information and any other documents presented through SureDocs as soon as you view and/or sign them.