



## Mortgage E-Sign Disclosure

This iApprove Lending E-Sign Disclosure (“Disclosure”) applies to the mortgage loan that you have requested. The words “we,” “us,” and “our” means iApprove Lending, and the words “you” and “your” means you, the individual(s) who have applied for the loan. As used in the Disclosure, “Communication” means any authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

### **The Scope of Communications to Be Provided in Electronic Form**

When you select “I agree to the terms” with respect to the loan, you agree that we may provide you with any Communications relating to that Account in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications and transactions includes, but is not limited to:

- **Initial disclosures or agreements for your loan**
- **Notices or disclosures about a change in the terms of your loan**
- **Appraisals**

### **Method of Providing Communications to You in Electronic Form**

All Communications that we provide to you in electronic form will be provided via e-mail at the e-mail address you specify on this disclosure.

### **How to Withdraw Consent**

You may withdraw your consent to receive Communications in electronic form by contacting us at 714-775-5353. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

### **Federal Law**

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Yes, I agree to receiving disclosures via e-mail.

Customer Name/Signature \_\_\_\_\_

E-mail Address \_\_\_\_\_

Loan Officer \_\_\_\_\_

Date \_\_\_\_\_