

Please send app to repoapps@tammac.com

Credit Application
 FAX: 1-888-617-3800
 Phone: 1-888-226-8929
Type of Credit
☐ Individual ☐ Joint

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit. (sign below)

Tammac Holdings Corporation
 NMLS # 2663
 480 Swedesford Rd, Suite 200
 Wayne, PA 19087

Borrower

Co-Borrower

Partner Name: _____

Location: _____

Contact: Jason Miele, AVP-Asset Management 570-293-3384 jmiele@tammac.com Partner Phone #: _____

STATE NOTICES

New York: A consumer report (credit report) may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested and the name and address of the consumer reporting agency. (General Business Law Sec 380-b (h))

Ohio: The Ohio Laws against discrimination require that all creditors make credit equally available to all credit worthy consumers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. (Sec4112.021)

APPLICANT INFORMATION

Full Name: (First, Middle, Last): _____

Social Security Number: _____ Birthdate: _____ Email Address: _____

 Marital Status (check one) ☐ Married ☐ Unmarried ☐ Separated Dependents: Number: _____ Ages: _____

Present Address: _____

City, State, Zip Code: _____ Mailing Address: _____

 How long at present address: _____ Years _____ Months Residential Status (check one): ☐ Own ☐ Rent ☐ Other Monthly \$: _____

Home Phone Number: _____

Landlord/Mortgage Holder Name: _____ Landlord/Mortgage Holder Phone Number _____

Landlord/Mortgage Holder Address: _____

Previous Address (if less than 3 years at present address): _____

 How long at previous address: _____ Years _____ Months Residential Status (check one): ☐ Own ☐ Rent ☐ Other Monthly \$: _____

Previous Landlord/Mortgage Holder Name: _____ Previous Landlord/Mortgage Holder Phone Number _____

APPLICANT'S EMPLOYMENT

Current Employer Name: _____ Current Employer Phone #: _____

Current Employer's Address, City, State: _____

 Position: _____ Hire Date: _____ Years on this job: _____ ☐ Self Employed

 Gross Salary: \$ _____ (check one for amount listed) ☐ Per Hour (include # hours per week _____) ☐ Per Week ☐ Per Month ☐ Per Year

Previous Employer Name (if less than 3 years at current): _____

Address, City, State: _____

Position: _____ Hire Dates: From: _____ To: _____

 (Current) 2nd Employer Name: _____ 2nd Employer Phone #: _____
2nd Employer Address, City, State: _____
 Position: _____ Hire Date: _____ Years on this job: _____ ☐ Self Employed

 Gross Salary: \$ _____ (check one for amount listed) ☐ Per Hour (include # hours per week _____) ☐ Per Week ☐ Per Month ☐ Per Year

NOTICE: Alimony, child support or separate maintenance income need not be revealed if the Applicant or Co-Applicant does not choose to have it considered for repaying this loan.

OTHER INCOME (APPLICANT)

Description

Monthly Amount

CO-APPLICANT INFORMATION

Full Name: (First, Middle, Last): _____

Social Security Number: _____ Birthdate: _____ Email Address: _____

Marital Status (check one) ☐ Married ☐ Unmarried ☐ Separated Dependents: Number: _____ Ages: _____

Present Address: _____

City, State, Zip Code: _____ Mailing Address: _____

How long at present address: _____ Years _____ Months Home Phone Number: _____ Residential Status (check one): ☐ Own ☐ Rent ☐ Other Monthly \$: _____

Landlord/Mortgage Holder Name: _____ Landlord/Mortgage Holder Phone Number: _____

Landlord/Mortgage Holder Address: _____

Previous Address (if less than 3 years at present address): _____

How long at previous address: _____ Years _____ Months Residential Status (check one): ☐ Own ☐ Rent ☐ Other Monthly \$: _____

Previous Landlord/Mortgage Holder Name: _____ Previous Landlord/Mortgage Holder Phone Number: _____

CO-APPLICANT'S EMPLOYMENT

Current Employer Name: _____ Current Employer Phone #: _____

Current Employer's Address, City, State: _____

Position: _____ Hire Date: _____ Years on this job: _____ ☐ Self Employed

Gross Salary: \$ _____ (check one for amount listed) ☐ Per Hour (include # hours per week _____) ☐ Per Week ☐ Per Month ☐ Per Year

Previous Employer Name (if less than 3 years at current): _____

Address, City, State: _____

Position: _____ Hire Dates: From: _____ To: _____

(Current) 2nd Employer Name: _____ 2nd Employer Phone #: _____

2nd Employers Address, City, State: _____

Position: _____ Hire Date: _____ Years on this job: _____ ☐ Self Employed

Gross Salary: \$ _____ (check one for amount listed) ☐ Per Hour (include # hours per week _____) ☐ Per Week ☐ Per Month ☐ Per Year

NOTICE: Alimony, child support or separate maintenance income need not be revealed if the Applicant or Co-Applicant does not choose to have it considered for repaying this loan.

OTHER INCOME (CO-APPLICANT)

Description

Monthly Amount

ALIMONY/CHILD SUPPORT OBLIGATIONS

Owed To

Type (Alimony/Child Support)

Monthly Amount

Responsible Applicant (check one)

_____	_____	_____	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
_____	_____	_____	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
_____	_____	_____	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant

LIABILITIES

Creditor	Account Number	Balance	Monthly Payment	Responsible Applicant (check one)
<hr/>	<hr/>	<hr/>	<hr/>	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
<hr/>	<hr/>	<hr/>	<hr/>	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
<hr/>	<hr/>	<hr/>	<hr/>	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
<hr/>	<hr/>	<hr/>	<hr/>	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
<hr/>	<hr/>	<hr/>	<hr/>	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
<hr/>	<hr/>	<hr/>	<hr/>	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
<hr/>	<hr/>	<hr/>	<hr/>	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant

Attach page if necessary

ASSETS

Depository Institution Name	Account Type (checking/savings/other-describe)	Account Number	Balance	Account Owner (check one)
<hr/>	<hr/>	<hr/>	<hr/>	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
<hr/>	<hr/>	<hr/>	<hr/>	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
<hr/>	<hr/>	<hr/>	<hr/>	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
<hr/>	<hr/>	<hr/>	<hr/>	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
<hr/>	<hr/>	<hr/>	<hr/>	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant

Attach page if necessary

DECLARATIONS

If you answer YES to any questions a through i, please use continuation sheet for explanation.

	Applicant		Co-Applicant	
	YES	NO	YES	NO
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you ever been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond or loan guarantee. If "yes" provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent on or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "yes" give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is there any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. Citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Military Service: Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☐ No ☐ Yes

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour _____ / _____ (MM/YYYY)

☐ Currently retired, discharged or separated from service

☐ Only period of service was as a non-activated member of the Reserve or National Guard

☐ Surviving spouse

COLLATERAL INFORMATION

Property will be: ☐ Primary Residence ☐ Secondary Residence **Loan Type:** ☐ Home only ☐ ****Lender Held (Remarketing Only)***

Down Payment Source (check all that apply): ☐ Personal Funds ☐ **Trade (enter details below) ☐ Gift (from whom) _____

☐ Other (explain): _____ ☐ ***I wish to use my land equity (enter land details below)

Home Details

Home is being ☐ Purchased ☐ Refinanced **Model Age:** ☐ New ☐ Used **Model Year** _____ **Make** _____ **Model** _____

Length _____ **Width** _____ ☐ Single ☐ Multi **Serial #** _____

Home to be located (Address, City, State, Zip): _____

Location lot type: ☐ Owned Land ☐ *Community/Park ☐ *Leased Private Property ☐ *Family Land/No Rent ☐ Reservation

***If family/leased/community: Land Owner Name/Address:** _____

Phone #: _____ **Monthly Lot Rent: \$** _____ **County (Name):** _____

Annual Tax Amount (Escrow is required): **County \$** _____ **Local/Town \$** _____ **School \$** _____ **Other \$** _____

****Trade In / Down Payment Details** (if applicable)

Model Year _____ **Make** _____ **Model** _____ **Serial #** _____ **Length** _____ **Width** _____

Payoff Amount: _____ **Payoff To** (name and address of lender) _____

*****Land and Home Details** (if applicable)

Purchase Agreement must be attached. Home must be placed on property described below

Land is being: ☐ Purchased ☐ Refinanced ☐ Free and Clear **Whose land is it?:** _____

Estimated Land Value: \$ _____ **Purchase Price/Payoff \$** _____ **Date acquired:** _____

FINANCING WORKSHEET

(Complete either Conventional or Land Home as appropriate)

Conventional (Home Only) Worksheet

Cash Sales Price: _____

Sales Tax: _____

Other(list details): _____

TOTAL SALE PRICE (Cash Price + Tax) _____

Gross Trade: _____

Owed on Trade: _____

Net Trade (Gross Trade – Owed on Trade): _____

Cash Down: _____

TOTAL DOWN PAYMENT: _____

Requested AMOUNT TO FINANCE: _____

Land Home Worksheet

Purchase Price (Home): _____

Sales Tax: _____

Other(list details): _____

Land Purchase Price or Payoff: _____

Land (check one): ☐ Owned ☐ Being Purchased

Land Value: _____

Land Purchase Price: _____

Present Land Owner: _____

Improvements: _____

Gross Trade: _____

Owed on Trade: _____

Net Trade (Gross Trade – Owed on Trade): _____

Cash Down: _____

TOTAL DOWN PAYMENT: _____

Requested UNPAID BALANCE: _____

Requested Interest Rate: _____ % **Requested Term** (in months): _____

Demographic Information of Applicant(s)

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity – Check one or more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – Print origin: _____

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Race – Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian - Print race: _____
Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – Print race: _____

Examples: *Fijian, Tongan, etc.*

- ☐ White
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant(s) collected on the basis of visual observation or surname?
Was the race of the applicant(s) collected on the basis of visual observation or surname?
Was the sex of the applicant(s) collected on the basis of visual observation or surname?

Ethnicity - Check one or more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – Print origin: _____

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Race – Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian- Print Race: _____
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☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – Print race: _____

Examples: *Fijian, Tongan, etc.*

- ☐ White
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Applicant

☐ No ☐ Yes
☐ No ☐ Yes
☐ No ☐ Yes

Co-Applicant

☐ No ☐ Yes
☐ No ☐ Yes
☐ No ☐ Yes

The Demographic Information of the Applicant(s) was provided through:

Applicant: ☐ Face-to-Face ☐ Telephone ☐ Fax or Mail ☐ Email or Internet
Co-Applicant: ☐ Face-to-Face ☐ Telephone ☐ Fax or Mail ☐ Email or Internet

NOTICE TO APPLICANT:

ANY FINANCIAL INSTITUTION OR FINANCE COMPANY TO WHICH APPLICANT OR CO-APPLICANT (OR SELLER OR BROKER ON BEHALF OF APPLICANT/CO-APPLICANT) MAY APPLY IS HEREBY AUTHORIZED TO INVESTIGATE THE CREDIT HISTORY OF THE APPLICANT OR CO-APPLICANT.

IN CONNECTION WITH THIS CREDIT APPLICATION OR ANY SUBSEQUENT CREDIT UPDATE OR CREDIT RENEWAL, ANY PROPOSED CREDIT GRANTING PARTY (CREDITOR) MAY REQUEST A CONSUMER REPORT CONCERNING THE APPLICANT AND/OR CO-APPLICANT. THE APPLICANT AND/OR CO-APPLICANT MAY ASK WHETHER THE CREDITOR OBTAINED SUCH A CONSUMER REPORT. IF SUCH A REPORT HAS BEEN OBTAINED, THE APPLICANT AND/OR CO-APPLICANT MAY REQUEST THE NAME AND ADDRESS OF THE CONSUMER REPORTING AGENCY WHICH PROVIDED THE CONSUMER REPORT TO THE CREDITOR.

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____



NMLS# 2663

Communication Disclosure
SAFE Mortgage Licensing Act of 2008

Title V of P.L. 110-289, the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 ("SAFE Act"), was passed on July 30, 2008. The new federal law requires the licensure of mortgage loan originators according to national standards and the participation of state agencies on the Nationwide Mortgage Licensing System and Registry (NMLS). The SAFE Act is designated to enhance consumer protection and reduce fraud through the setting of minimum standards for the licensing and registration of state-licensed mortgage loan originators.

You authorize the submission of your loan application to purchase a manufactured home to Tammac Holdings Corporation an NMLS licensed Mortgage Lender. A licensed Mortgage Loan Originator will evaluate your application and may contact you for additional information and to discuss the terms of your loan if your application is approved.

By signing below, the applicant(s) hereby authorize Tammac Holdings Corporation to communicate the decision on your loan application to the manufactured home dealer in order to facilitate your purchase of a manufactured home.

Borrower's Certification & Authorization
Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Tammac Holdings Corporation** (Lender). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of down payment, employment and income information and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions on Title 18, United States Code, Section 1014.
4. If two or more names are set forth below, one or more applicants have stated that this is an application for joint credit. To confirm the intent to apply for joint credit, both applicants must sign and date below.

Authorization to Release Information

To whom it may concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender, and to any investor or whom the Lender may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer reporting agency or similar source.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender or the investor that purchased the mortgage is appreciated.

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq. , or 7 USC.

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Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved.

Applicant Signature: _____ Date: _____ Co-Applicant Signature: _____ Date: _____

Applicant Name (Please Print) _____ Co-Applicant Name (Please Print) _____

Dealer Name

Sales Person Name

Dealer NMLS ID Number (if none, indicate N/A)

☐ I do not wish to share details of my loan approval or decline with the dealer listed above

Should you have any questions regarding your loan application please contact Tammac Holdings Corporation toll free at
1-888-226-8929 in order to speak with a Mortgage Loan Originator.

Your Consent To Do Business Electronically (the eDisclosure Agreement)

Tammac Holdings Corporation

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper. Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s), or mortgage banker(s) with whom You are transacting business for such loan(s).

YOUR CONSENT • Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by checking the "I agree to consent..." checkbox at the bottom of the page, We will conduct this transaction electronically, instead of providing You with the Loan Documents in paper form. • If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge. • Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You. • If You do not consent to receive these Loan Documents electronically, You will be provided with copies of the Loan Documents in paper form. Additionally: You will not be required to pay a fee for receiving paper copies of the Loan Documents.

WITHDRAWAL OF CONSENT • You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form. • If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by notifying Us via telephone or mail. • If You originally consent to receive eDisclosures, but later withdraw Your consent: You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

OBTAINING PAPER COPIES • After Your consent is given, You may request from Us paper copies of Your Loan Documents. Please send this request to Us via telephone or mail. • If You request paper copies of the Loan Documents: You will not be required to pay a fee for receiving paper copies of the Loan Documents.

SYSTEM REQUIREMENTS • In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption, and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records. • If the software or hardware requirements change in the future, and You are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to You once You notify Us that You are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

HOW WE CAN REACH YOU • You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us via telephone or mail. • We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

Date: _____

☐ I/We consent to receive eDisclosures for our Loan Documents (please sign below)

Email Address: _____ **Email Address:** _____

Borrower Name(s)

Please Print: _____

Borrower(s) Signature(s): _____