

Consent to Receive and Sign Disclosures Electronically

By accepting this Consent to Receive and Sign Disclosures Electronically Form, you agree that Metropolitan Home Mortgage, Inc. DBA Intelliloan (“**Intelliloan**”) may send you electronic copies of any and all notices, disclosures, and forms ("Disclosures") associated with the Services (including, without limitation, disclosures, notices, and records that Intelliloan is obligated by law or regulation to deliver to you). Once you have agreed to accept electronic copies of the Disclosures, and your receipt is verified, Intelliloan will be under no obligation to provide you with paper versions of the Disclosures, unless you request them or withdraw your consent. Before Intelliloan can deliver these Disclosures electronically, it is important that you understand your rights and responsibilities.

With your consent, Intelliloan will send you electronic copies of the Disclosures by email or through its website. For access and retention of the electronic Disclosures, your computer hardware and software must, at a minimum, meet the following requirements:

- Be capable of accessing the Internet, with connectivity to an Internet Service Provider or any other capable communications medium, software capable of viewing and printing a *.pdf file created by Adobe Acrobat, and
- Have a personal email address capable of sending and receiving email messages to and from Intelliloan.
- To print the documents, you will need access to a printer compatible with your hardware and the required software.

If the hardware or software requirements change in the future, and you are unable to continue receiving Disclosures electronically, we will mail you paper copies of the Disclosures once you notify us that you are no longer able to access the Disclosures electronically because of the changed requirements. You may notify Intelliloan at the address and telephone number below. Intelliloan 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.

You may withdraw your consent to use and receive electronic copies of the Disclosures at any time. To withdraw your consent, contact Intelliloan at the address and telephone number below. Once your withdrawal request is received and processed, Intelliloan will immediately remove your access to electronic Disclosures. You may also, at any time, request paper copies of the Disclosures that were sent to you electronically. To make this request, contact Intelliloan at the address and telephone number below. We will mail such Disclosures to you at no charge. If you decide to withdraw your consent, the legal validity and enforceability of Intelliloan's prior electronic Disclosures and communications to you will not be affected.

To facilitate these services, you must provide Intelliloan with your current email address and update that information as necessary. You may update your email address by contacting Intelliloan at the address and telephone number below. Unless otherwise required by law, you agree that any Disclosures we deliver electronically will be deemed received by you when sent to the most current email address you provided us. We will not assume liability for non-receipt of notification of the availability of electronic Disclosures 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.

By Mail: Intelliloan, 3090 Bristol Street, Suite 600, Costa Mesa, CA 92626
Tel: 800-319-6001

Consent Coverage; Notices *From You Are Not Covered.* Applicable law or contracts sometimes require you to give us "written" notices, and your consent does not relate to those items. In order to coordinate our processing, you must still provide us notice on paper.

YOUR ABILITY TO ACCESS COMMUNICATIONS. BY AGREEING TO THIS NOTICE, YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE ELECTRONIC DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, AND THAT THE COMPUTER(S) YOU ARE USING NOW, AND WILL LATER USE, MEET THE SYSTEM REQUIREMENTS DESCRIBED ABOVE. YOU ALSO ACKNOWLEDGE THAT YOU HAVE BEEN ABLE TO READ THIS AGREEMENT USING YOUR COMPUTER AND SOFTWARE; YOU HAVE SUCCESSFULLY PRINTED OR DOWNLOADED A COPY OF THIS AGREEMENT; YOU HAVE ACCESS TO AN ACCOUNT WITH AN INTERNET SERVICE PROVIDER; AND YOU ARE ABLE TO SEND AND RECEIVE EMAIL.

CONSENT. BY AGREEING TO THIS NOTICE, YOU CONSENT TO HAVING ALL DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM AND TO DOING BUSINESS WITH US ELECTRONICALLY.

PLEASE PRINT AND RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS OR DOWNLOAD THIS AGREEMENT IN ADOBE ACROBAT (PDF) FORMAT.