

BORROWER CONSENT AND AUTHORIZATION FOR ELECTRONIC DISCLOSURES

Entity Name:

Guarantor Name:

Loan Number:

Subject Property Address (if multiple, please list each):

By agreeing to this Borrower Consent and Authorization for Electronic Disclosures ("Consent"), you consent and authorize Loan Concierge, together with its successors and/or assigns ("Lender" or "we" or "us") to provide you with any authorizations, agreements, disclosures, notices or other information in connection with your mortgage loan transaction, including but not limited to information we are required by law to provide you in writing (collectively, "Electronic Communications") in electronic format at the email address you provide below and to discontinue sending any paper communications to you.

Your consent will apply to the entirety of your transaction with us or until expressly withdrawn by you. Please review this Consent carefully, and please keep a copy for your records.

I. METHOD OF PROVIDING ELECTRONIC COMMUNICATIONS

You agree that Lender may send all Electronic Communications to you at the following email address:_____. It is your responsibility to provide us with a true, accurate and functioning email address and other contact information related to this Consent and your transaction with us. You must maintain your email address and promptly notify us of any changes. Instructions to update your email address are below.

We may treat the provision of an invalid email address or the subsequent malfunction of a previous valid email address provided to us as a withdrawal of your consent to Electronic Communications. We will not impose any charges or fees to process your withdrawal and any changes will only be valid once we have had a reasonable period of time to process your withdrawal.

II. WITHDRAWING CONSENT

Even if you have provided your consent to receive Electronic Communications by signing this Consent, you have the right to withdraw your consent at any time and have the Electronic Communications provided or made available to you in a paper/non-electronic form.

To withdraw your consent, please contact us as provided below. Your withdrawal will become effective after a reasonable time required for processing your request.

III. HARDWARE AND SOFTWARE SYSTEM REQUIREMENTS

In order to access, view and retain Electronic Communications from us, you will need the following hardware and/or software:

- a. A valid, working email address that you can access. Please ensure that you add team@loanconcierge.com to your safe-senders list so that they are not misidentified as junkmail.
- b. A personal computer capable of accessing the internet and receiving, accessing, displaying, printing, storing and sending communications received from us in electronic format.
- c. An internet browser such as Google Chrome. A reader capable of viewing PDF files, such as Adobe Acrobat Reader.

IV. PAPER COPIES

We will not send you any paper copies of the Electronic Communications unless you so request or we otherwise deem it appropriate. You can obtain a paper copy of an Electronic Communication by either printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, please contact us as set forth below. We may charge you a reasonable fee for the delivery of paper copies of any Electronic Communications. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Electronic Communication that you have authorized us to provide electronically.

V. OUR CONTACT INFORMATION

Please contact us at: team@loanconcierge.com if you have any questions regarding the information contained herein, or to do any of the following under this Agreement:

- Request paper/non-electronic copies of any Electronic Communications.
- Withdraw your consent to this Agreement.
- Update your email address on file with us.

VI. VALIDITY OF LAW

You acknowledge and agree that your consent to receive 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 ("ESIGN Act"), and that both you and we intend that the ESIGN Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

VII. CONSENT

By signing the below, I hereby consent and authorize Lender and its successors and/or assigns to communicate with me regarding this transaction electronically. This includes, but is not limited to, communicating with me regarding my loan's status and delivering any legally required disclosures or other documents relevant to my transaction.

By signing below signor acknowledges that Loan Concierge is a service provider acting on behalf of Lender/Broker. Furthermore signor provides Consent and Authorization to Loan Concierge, together with its Lender/Broker successors and/or assigns to provide signor with any authorizations, agreements, disclosures, notices, documents, and/or other information in connection with signor's mortgage loan transaction.

Guarantor Name:

Date:

Guarantor's Signature: