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## Borrower Authorization & Consent for E-Disclosures

<b>Borrower</b>		<b>Loan Number</b>	
<b>Co-Borrower</b>		<b>Date Prepared</b>	
<b>Subject Property</b>			

This BORROWER AUTHORIZATION & ACKNOWLEDGMENT OF E-DISCLOSURES applies to the mortgage loan that you have requested. The words “we,” “us,” and “our” means \_\_\_\_\_ the origination company and \_\_\_\_\_ the Lender, and the words “you” and “your” means you, the individual(s) who have applied for the mortgage loan.

As used in this Disclosure, “Communication” means any authorization, agreement, disclosure, notice, or other information related to your mortgage loan application, 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 include, 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 your Mortgage Loan Originator, \_\_\_\_\_ at [compliance@admortgage.com](mailto:compliance@admortgage.com).

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.



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### **How to Update Your Records**

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting the loan officer.

### **Hardware and Software Requirements**

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- A valid, working E-mail Address that you can access; Please add to your safe-senders' list @maibroker.com and @brightpathmtg.com as they may incorrectly be identified as junk-mail
- Internet browser such as Internet Explorer; You may need to view the domain in Compatibility Mode
- Adobe Acrobat Reader 8.0 or higher;
- An e-mail account with Internet service provider and e-mail software in order to participate in our electronic Communications programs;
- A personal computer, operating system, and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, communications received in electronic form from us via a plain text-formatted e-mail.'

**Please Initial**

\_\_\_\_\_   
Borrower

\_\_\_\_\_   
Co-Borrower



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### Requesting Paper Copies

We will not send you a paper copy of any Communication from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than seven years after we first provided the electronic communication to you. To request a paper copy, contact us by telephone at 888-518-7053. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

### Communications in Writing

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your Early Disclosures, this Disclosure, your initial authorization to receive e-mail disclosures, any changes to that authorization, and any other Communication that is important to you.

### 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.

### Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

UNIFORM ELECTRONIC TRANSACTIONS ACT (UETA):
<p>The acceptance of electronic signatures in lieu of wet signatures is based on a federal law and a state model Act. The Electronic Signatures in Global and National Commerce Act (E-SIGN) and the model Uniform Electronic Transactions Act (UETA), put electronic signatures and electronic records on an equal legal footing with pen &amp; ink signatures and paper. Most states, territories, and the District of Columbia have enacted the UETA, and the federal government has enacted E-SIGN in 2000. E-SIGN pre-empts the UETA, wherever enacted, to the extent it is inconsistent with the model UETA promulgated by the National Conference of Commissioners on Uniform State Laws in 1999. In addition, E-SIGN complements the UETA by providing federal law that facilitates the use of electronic federal consumer disclosures in an electronic mortgage transaction.</p>



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By signing below, I/We acknowledge that: \_\_\_\_\_  
**the origination company, and A&D Mortgage LLC, the Lender was authorized to utilize E-Disclosures during the loan process or until I/we withdraw my/our consent to utilize E-Disclosures.**

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower Email Address

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Email Address