

Consent to Receive

Electronic Delivery of Mortgage Disclosures

Federal lending regulations require lenders to provide you with certain disclosures about your loan application upon receipt of your loan file from your Mortgage Broker. By signing below you authorize Atlantic Coast Mortgage Group, Inc (“ACMGI”) to deliver these disclosures to you electronically.

This notice contains important information that you are entitled to receive before you consent to electronic delivery of disclosures. Please read this notice carefully. If you consent to electronic delivery of disclosures, you may withdraw that consent at any time.

There are certain computer hardware and software requirements needed to review the disclosures that will be provided to you electronically. These minimum operating system requirements are:

- WinZip 7.0 or higher (if you wish to download documents)
- 300 MHz Pentium CPU or better
- 128 MB or RAM or better
- Windows 98 or higher
- IE 5.5 or higher (with 128 bit encryption)
- Internet connection (if modem, at least 56K)
- Browser Settings: -Cookies enabled-JavaScript enabled – Microsoft Java Virtual Machine enabled – 800x600 resolution
- Adobe Acrobat Reader 5.0 (for Help files and viewing documents in PDF format)
- Printer (if you wish to print documents)

If you do not have the required software and/or hardware, or if you do not wish to use electronic records for any reason, you can request that ACMGI send paper copies of the disclosures to you instead.

If you:

- Need to update your email address or other contact information.
- Wish to withdraw your consent to electronic disclosures.
- Have any trouble printing out or downloading any disclosures, or
- Wish to obtain a paper copy of the disclosures within ninety days after submitting your application.

You may do so by contacting your **Mortgage Broker** at the contact address or telephone number he/she provided to you at the beginning of the application process. Please contact your **Mortgage Broker** immediately if any of your contact information changes or if you have any questions pertaining to the delivery of your disclosures.

Borrower Email Address (print clearly): _____

Co-Borrower Email Address (print clearly): _____

Statement of Consent

I have read the information about the use of electronic records, disclosures, notices, and e-mail, and consent to the use of electronic records for the delivery of disclosures in connection with my loan application. I have an account with an Internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records in connection with my loan application submitted to **ACMGI** in place of written documents. I am consenting on behalf of all joint applicants identified in the application. I am authorized to consent on their behalf.

Borrower Signature: _____

Date: _____

Borrowers Printed Name: _____