

Consent to Receive Electronic Delivery of Mortgage Disclosure and Appraisal or Other Written Valuations

Federal lending regulations require lenders to provide you with certain disclosures about your loan application upon receipt of your request for a residential mortgage loan, as well as; a free copy of any appraisal valuation or other written valuations developed in connection with your application for credit for a residential mortgage loan. By signing below, you authorize First Community Mortgage to deliver mortgage loan disclosures and appraisal valuations or other written valuation reports and communication regarding your mortgage loan request to you electronically.

This notice contains important information that you are entitled to receive before you consent to electronic delivery of these documents from First Community Mortgage. Please read this notice carefully. If you consent to electronic delivery of disclosures and valuation reports, you may withdraw that consent at any time by notifying us in writing.

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

300MHz Pentium CPU or better	Internet connection
128 MB of RAM	Document Printer
Windows 98 or higher	Adobe Acrobat Reader 5.0
Internet Explorer 5.5 or higher	

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

Should you wish to withdraw your consent for electronic disclosures or wish to obtain a paper copy of the disclosures, please contact your mortgage loan representative.

First Community Mortgage Statement of Consent

I have read the information above in regards to the use of electronic disclosures and valuations and consent to the use of electronic records for the delivery of disclosures and appraisals or other written valuations in connection with my loan application. I have an account with an internet service provider, and I am able to send and receive email with attached files. I also consent to the use of electronic records in connection with my loan application submitted to First Community Mortgage in place of paper copies. I am consenting on behalf of all joint applicants identified in the application. I am authorized to consent on their behalf.

Primary Email Address for borrower(s): _____

**Electronic consent to E-Disclosure will be required by Lender before any loan disclosures or other loan documents will be sent to you by electronic means.*

Borrower Signature: _____ Date _____

Borrower Printed Name: _____

Co -Borrower Signature: _____ Date: _____

Co-Borrower Printed Name: _____

I decline the use of electronic delivery of any appraisal valuation or other written valuations developed in connection with my application for credit for a residential mortgage loan.

Borrower Signature: _____ Date _____

Borrower Printed Name: _____