

eCommunication Disclosure

I/We may consent to receiving electronic communications ("legal documents, disclosures and other communications pertaining to your loan"). Additionally, your consent will apply to subsequent disclosures and information that we are required or otherwise choose to provide from time to time.

Email Addresses. Electronic communications will be sent to the email address that you or any co-applicant provided in your application, and you agree to forward disclosures to all other applicants. If an email is returned as undelivered, we may use any other email address that we have for you or a co-applicant. We also reserve the right to use postal addresses. You must notify us of any change in your email address by calling 1-800-390-1010 or emailing compliance@MISCHomeLoans.com. Unless otherwise required by law, you agree that any electronic communications will be deemed received by you when sent by means set forth above. In accordance with our privacy practices, your email address will not be shared or sold.

Withdrawal of Consent. You may withdraw your consent to receiving electronic communications by calling 1-800-390-1010 or emailing compliance@MISCHomeLoans.com. Withdrawal by any one co-applicant will be effective for all applicants. Your consent will remain effective throughout this transaction. Withdrawal will not apply to actions already taken or initiated in reliance on your consent. You will not be charged a fee for your withdrawal of consent.

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

Copies. You may print or make a copy of any electronic communications that are emailed to you.

System Requirements. In order to properly access and retain your electronic communications, you must have the following hardware and software (collectively, "System Requirements"):

- A personal computer or Macintosh (including a monitor) capable of accessing the Internet and sending and receiving email
- A printer capable of printing copies of information for our records (if you desire paper records)
- Internet access
- A computer hard drive capable of storing data
- An Internet browser that supports 128-bit encryption, including any of the following:

Support Browsers

	PC Windows 98, NT, 2000, ME, XP, Vista	MAC OS 9 and OS 10
	Supported Browser	Supported Browser
Microsoft Internet Explorer	6.0 and higher	5.1.7
Firefox	2 and higher	2 and higher
Safari	1.0 and higher (for OS 10 only)	

I/We consent to receiving electronic communication from **Mortgage Investment Services Corporation**.

_____ Print Name: _____
 Borrower Signature Date

E-Mail Address (One Only) _____

I/We do not consent to receive electronic communication from **Mortgage Investment Services Corporation**.

_____ Date
 Borrower Signature