



EMAIL ACKNOWLEDGMENT FORM

Example only

Date of Disclosure: _____

Truth In Lending Disclosure, Acknowledgment and Consent

Thank you for giving _____ the opportunity to meet your mortgage lending needs. In order to process your loan request in a timely manner the attached Truth In Lending Disclosure must be received and acknowledged by you before we can proceed with your loan transaction.

To make sure we are in full compliance with these requirements, we must document that you have received the Truth In Lending Disclosure and accepted the delivery via email. Please take a few moments and complete the following simple steps:

- 1 Open and read the disclosure contained in the attachment; note the Annual Percentage Rate which is in the first box.
- 2 Select "reply to all" to this email on your tool bar.
- 3 Insert the Annual Percentage Rate from the Truth In Lending Disclosure in the box located at the bottom of this email, which indicates (i) your consent to accept electronic delivery of these disclosures pursuant to the terms below, and (ii) that you received the Truth In Lending Disclosure on the date of your reply email and you understand the terms presented and intend to move forward with the loan application.
- 4 Press "Send". Save and print a copy of this email and the attachment for your records.

Should you not agree to electronic delivery of this document by replying to the email as outlined in steps 1 through 4 above, rest assured that we will mail the Truth In Lending Disclosure to you. It is important to know that no fee other than for the credit report can be collected from you until you have this disclosure.

Again we appreciate your business. Should you have any questions about this form or any step in the mortgage process, please contact the loan originator whom sent this email.

Consent to Receive Truth In Lending Disclosures Electronically and Acknowledgment of Successful Access and Printout of Attached Disclosure Documents

This Acknowledgment and Consent only applies to the Initial and Amended Truth In Lending Disclosure (collectively the Truth In Lending Disclosure) related to the subject Loan Number. PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY.

Your Rights:

You have the right, including after providing your consent hereunder for electronic delivery, to receive your Truth In Lending Disclosure in a hard-copy paper form with no delivery charge for such documents for up to 30 days after the delivery of this email. You have the right, without any cost to you, to withdraw your consent to have your Truth In Lending Disclosure made available electronically. If you wish to exercise either of your foregoing rights, please take no further action with this email; your Truth In Lending Disclosure will be automatically mailed to you.

Accessing Your Truth In Lending Disclosures Electronically:

To access your Truth In Lending Disclosure electronically, you must have a computer with an Internet connection, an electronic address (email), a web browser, and a functioning copy of Adobe Reader® version 4.0 or above. If you do not have a copy of Adobe Reader®, please click here to view Adobe Reader's® hardware requirements, applicable terms of use and license agreement, and to download a copy of Adobe Reader®. To save a copy of your Truth In Lending Disclosure, you must have an electronic storage device such as a hard drive, floppy disk, or USB drive. To print a copy of your Truth In Lending Disclosure, you must have a computer printer attached to your computer. If your electronic address in which you received this document changes, please call or email us with your new email address.

Consent to Receive Truth In Lending Disclosure Electronically:

By inserting the APR into the Box below, as described in Instruction No. 3 above, you are indicating your acknowledgment to the following:

- 1 I am able to view and I have read and understand the terms of this Acknowledgment and Consent.
- 2 I consent to receive my Truth In Lending Disclosure electronically, in place of written paper documents.
- 3 I am able to download and review files in Adobe Reader® version 4.0 or above.
- 4 If applicable, I am consenting on behalf of all other co-borrowers. I am authorized to consent on their behalf.
- 5 If I experience any problems with viewing my Truth In Lending Disclosure that are delivered electronically, I understand I need to do nothing. A paper copy of the Truth In Lending Disclosure is being mailed to me.

INSERT APR HERE:

Please print a copy of this Acknowledgment and Consent Disclosure now for your records.

