



CONSENT TO RECEIVE COMMUNICATIONS ELECTRONICALLY

The following disclosures are required by the federal Electronic Signatures in Global and National Commerce Act (“ESIGN”). In order for you to receive communications electronically in connection with your residential mortgage application, you must consent to iTrust Mortgage providing you these communications electronically. Your consent to receive electronic Communications includes but is not limited to: loan documents, disclosures, and the appraisal report. By providing your email address and your signature below, you consent to receiving communications by email. Each borrower must provide this form even if all borrowers may share the same email address.

How to Withdraw Consent: You may withdraw your consent to receiving communications electronically, at no charge to you, by calling 714.888.5420 or emailing info@itrustmtg.com.

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 and your residential mortgage application, and to maintain and update promptly any changes in this information. You can update information by calling 714.888.5420 or emailing info@itrustmtg.com.

Hardware and Software Requirements: In order to access, view, and retain electronic communications that we make available to you, you must have:

- A computer with Internet connectivity, sufficient storage space, and a supported Internet browser capable of 128-bit SSL encrypted communications, which requires a minimum web browser of Microsoft® Internet Explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh OSX 10.2 or higher running Safari web browser.
- A supported PDF viewer, such as the current version of Adobe® Reader® (www.adobe.com/reader) version 8.0 and above and a browser that can print PDF documents;
- A valid e-mail address including an account with an e-mail service provider compatible with your e-mail software.

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Name(s): _____

E-mail Address: _____

I consent to receiving communications electronically from iTrust Mortgage.

Borrower’s Signature

Date

Co-Borrower’s Signature

Date