

Consent To Receive Documents Electronically (the eDisclosure Agreement)

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before we can engage in this transaction electronically, it is important that you understand your rights and responsibilities. Please read the following and affirm your consent to conduct business with us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" means **Neighborhood Housing Services of Rochester, d/b/a NeighborWorks Community Partners Rochester**, with whom You are transacting business for such loan(s).

YOUR CONSENT

Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by providing Your signature(s) and email address(es) at the bottom of the page, We will conduct this transaction electronically, as another alternative to providing You with the Loan Documents in paper form. If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge. Conducting this transaction electronically is an option. If You choose not to accept receipt of disclosures, paper Loan Documents will be mailed to You or provided to You in person. If You do not consent to receive these Loan Documents electronically, You will be provided with copies of the Loan Documents in paper form. You will not be required to pay a fee for receiving paper copies of the Loan Documents.

WITHDRAWAL OF CONSENT

You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form. If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by writing Us at: **570 South Avenue, Rochester, NY 14620**. If You originally consent to receive eDisclosures, but later withdraw Your consent, You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

OBTAINING PAPER COPIES

After Your consent is given, You may still request from Us paper copies of Your Loan Documents. Please send this request to Us at: **570 South Avenue, Rochester, NY 14620**. If You request paper copies of the Loan Documents, You will not be required to pay a fee for receiving paper copies of the Loan Documents.

SYSTEM REQUIREMENTS

In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption, access to a printer, and the ability to download information in order to keep copies of Your eDisclosures for Your records. If the software or hardware requirements change in the future, and You are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to You once

You notify Us that You are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

HOW WE CAN REACH YOU

You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at: **570 South Avenue, Rochester, NY 14620.**

We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

If you do not have the required system requirements, or; if you do not wish to use electronic records for any other reason, you can request that **NeighborWorks Community Partners Rochester** 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 NeighborWorks Community Partners Rochester.

NeighborWorks Community Partners Rochester 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 e-mail with attached files. I also consent to the use of electronic records in connection with my loan application submitted to **NeighborWorks Community Partners Rochester** 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): _____ Date _____

Borrower: Signature _____

Name (print) _____ Date _____

Co-Borrower: Signature _____

Name (print) _____ Date _____

I decline the use of electronic delivery of any disclosure documents or any other documents in connection with my application for credit for a residential mortgage loan.

Borrower: Signature _____

Name (print) _____ Date _____