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 Divine Mortgage Capital. providing you these CommunicationsÁ|^&d[} a&|^È

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 626-747-9397 or emailing info@divinemortgagecapital.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 626-747-9397 emailing info@divinemortgagecapital.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 encryption;
- A supported PDF viewer, such as the current version of Adobe® Reader® (www.adobe.com/reader) 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.

Requesting Paper Copies. We will not send you a paper copy of any Communication from us, unless you request it or we otherwise deem it appropriate to do so. During the residential mortgage application process, you can obtain a paper copy of the electronic Communications by printing them yourself or by requesting that we mail you a paper copy. To request a paper copy, at no charge to you, call us at 626-747-9397 or email info@divinemortgagecapital.com.

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Name: _____

Email address: _____

I consent to receiving Communications electronically from Divine Mortgage Capital.

_____ _____
Borrower's Signature   Date