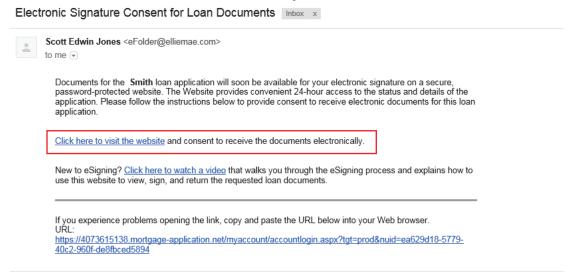
## Instructions – How To Consent to Receive E-Disclosures

# Step 1: You will receive an Email From Foundation Mortgage with the following Subject: Electronic Singature Consent for Loan Documents

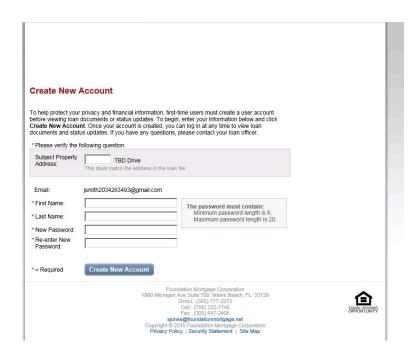


# Step 2: Open the Email and click on the text that says: <u>Click here to visit the website</u> and consent to receive the documents electrionically.

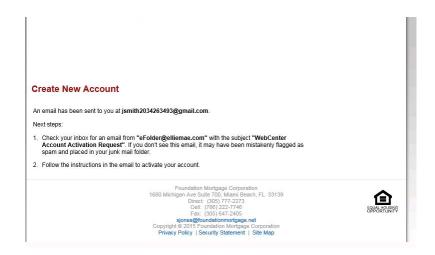


## Step 3: Complete the information on this Account Setup Page in order to create a new account and connect to our secure server.

- You will use this account throughout your loan process to acknowledge and sign various disclosures.
- Enter the numeric portion of the subject property street address
- Enter your First and Last name
- Create a password
  - o \*\*Don't forget to write your password down\*\*
  - You will need this password each time you log into the secure server



Step 4: After you create the account, an email will be sent to you with instructions on how to activate your new account.

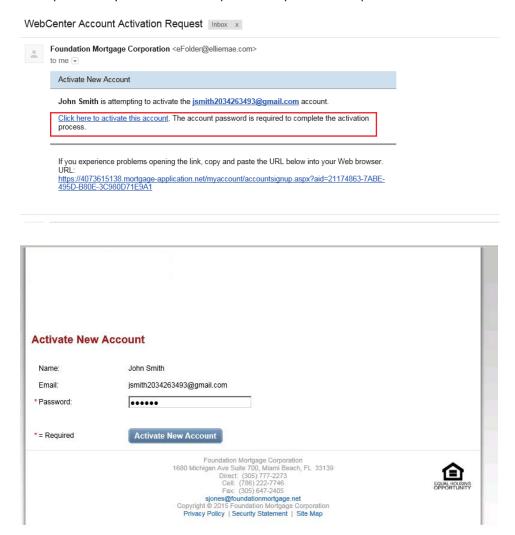


## Step 5: The Email will have the following Subject: WebCenter Account Activation Request

□ ☆ Foundation Mortgage Corp. WebCenter Account Activation Request - Activate New Account John Smith is attempting to activate the jsmith2034263493@gmail.com account.

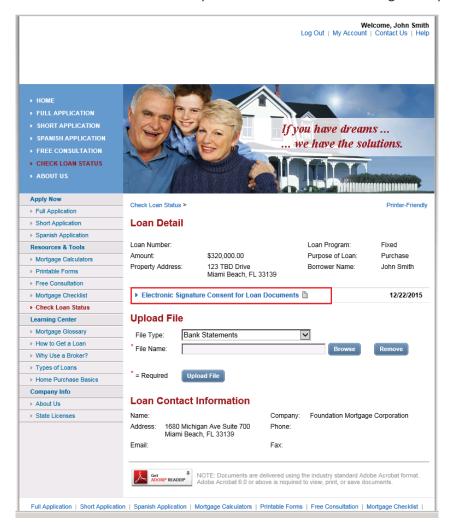
# Step 6: Open the Email and click on the following text to activate the account: <u>Click here to activate this account.</u>

- You will need the password you created in step 3 to complete this step.



## Step 7: You now have access to your individual account within our secure server & can click on the Electronic Consent Form.

- In the center of the screen, Under the Loan Detail section, click on the text: Electronic Signature Consent for Loan Documents
- When you click on this, it will expand to show **Your Name** in blue just below it.
- Click on Your Name in blue.
- This will expand again Showing the text: Agree to receive disclosures electronically
- Click on the blue View button below this to complete the E-Consent Acknowledgement process.



Check Loan Status > Printer-Friendly

### **Loan Detail**

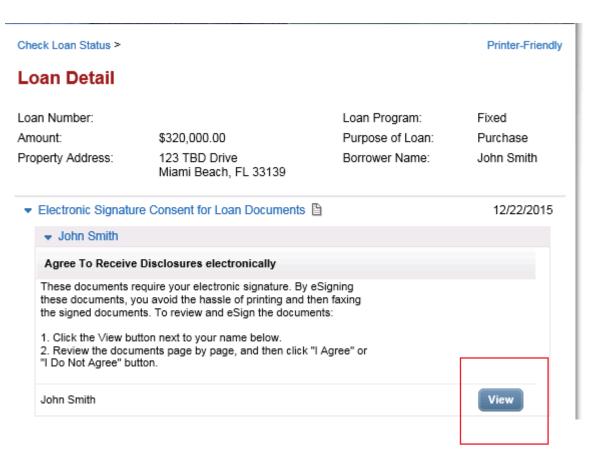
John Smith

Loan Number: Loan Program: Fixed
Amount: \$320,000.00 Purpose of Loan: Purchase

Property Address: 123 TBD Drive Borrower Name: John Smith Miami Beach, FL 33139

▼ Electronic Signature Consent for Loan Documents 

12/22/2015



### Step 7: View the E-Consent Disclosure and Click I Agree at the bottom of the form.

### Agree to receive disclosures electronically

Before we may provide disclosures in an electronic format, we must obtain your consent.

Carefully review the agreement, and select the "I Agree" button. This agreement is only for the receipt of disclosures, not for the content of disclosures themselves.

#### Your Consent To Do Business 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" mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) 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 clicking the "I agree" button at the bottom of the page, We will conduct this transaction electronically, instead of 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 eDisclosures, paper Loan Documents will be mailed to You.

If You do not consent to receive these Loan Documents electronically, You will be provided with copies of the Loan Documents in paper form. Additionally:

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 clicking on the "I do not agree" button, or by notifying Us at:

Phone: 305-532-3995

Address: 1680 Michigan Ave Suite 700, Miami Beach, FL 33139

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 request from Us paper copies of Your Loan Documents. Please send this request to Us at:

Phone: 305-532-3995

#### 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 and access to a printer or 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:

Phone: 305-532-3995

Address: 1680 Michigan Ave Suite 700, Miami Beach, FL 33139

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.

Please click the "I agree" button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.



