

Borrower's Authorization and Consent To Receive Electronic Mortgage Loan Documents

Applicants Name and Current Address	Lender Name and Address Michigan Mutual, Inc. 100 Galleria Offcenter Suite 101 Southfield Michigan 48034
Loan Number	Date

Please take a moment to review the items of this Consent so that you understand the benefits and limitations of receiving disclosures required by the Truth in Lending Act and the Real Estate Settlement Procedures Act electronically.

Consent:

After you have read this information, if you agree to electronically receive Disclosures (defined below) and electronic copies of appraisals from Michigan Mutual, Inc. by secure e-mail, please sign this Consent.

By following the "Consent" instructions below, you are consenting to receive disclosures related to your current mortgage loan transaction electronically. If you do not consent, we will mail these documents to you. By consenting to electronic delivery of mortgage disclosures, you agree that Michigan Mutual, Inc. may electronically send you any and all disclosures, notices, and other communications (collectively, "Disclosures") in connection with your current residential mortgage loan application ("Loan") to the email address you designated: _____

How to Contact Us:

To request paper or non-electric copies for documents already received, please e-mail us at eappraisal@mimutual.com, or send us a written request at Michigan Mutual, 100 Galleria Offcenter, Ste 101, Southfield, MI 48034, Attn: File Support Department. You may also contact us at 877-683-6934. If contacting us in writing or by e-mail, please identify your request by stating the purpose of your communication, i.e., "Requesting paper copy of the electronic application package".

Withdrawing Your Consent:

To withdraw your Consent and elect to receive future documents and disclosures relating to your Loan, please call us at 877-683-6934, or send us a written request at Michigan Mutual, 100 Galleria Offcenter, Ste 101, Southfield, MI 48034, Attn: File Support Department. If contacting us in writing, please identify the purpose of your communication by stating, i.e., "Withdrawing Consent to Electronic Disclosures". You will not be charged any fees as a result of the withdrawal of your consent. Any Disclosures provided to you after the effective date of the withdrawal will be provided to you in paper form.

Limitations on Consent:

You are not required to provide this Consent to submit an application for the Loan. Even after you consent, you have the right to receive a paper copy of the Disclosures related to your Loan. If you would like to receive a paper copy at no charge, please call us at 877-683-6934.

This Consent applies only to the electronic receipt of Disclosures and appraisals in connection with the origination and closing or your Loan and does not apply to any other transactions that you may enter into with Michigan Mutual, Inc.

E-Mail Address Change:

After you provide this Consent, you must immediately notify us if your email address changes. To notify us of an email change, please call us at 877-683-6934.

We will not assume any liability for your non-receipt of notification of the availability of electronic Disclosures and a copy of appraisals if: (1) your e-mail address on file with Michigan Mutual, Inc. is invalid or incorrect;(2) your e-mail or internet service provider filters the notification as “spam” or “Junk mail”; (3) your computer, device, browser, Internet Service Provider, or software malfunctions; or (4) any other reasons beyond the control of Michigan Mutual, Inc., which may cause you not to receive a notification of the availability of electronic Disclosures and a copy of appraisals.

Hardware & Software Requirements:

You must have a computer, tablet, or other device (“Device”) with Internet access and an internet e-mail account. Your Device must be able to connect to the Internet by and through an Internet Service Provider (eg, Comcast, AT&T, Charter, etc.) and run all of the following required hardware and software programs:

- An Internet browser with 128 bit encryption or higher (eg: Microsoft Internet Explorer, Mozilla FireFox, Safari, Google Chrome, Opera)
- Adobe Acrobat 7.0 or higher
- Access to a printer or the ability to download information in order to keep copies of the loan documents for your records.

You are solely responsible for the cost and maintenance of the hardware and software. You are responsible for accessing, opening and reading your Disclosures.

Disclosures contain important and legally binding notices, information and conditions. You are responsible for promptly notifying Michigan Mutual, Inc. if any Disclosures you receive are not accessible or are incomplete or unreadable.

Termination/Changes by Michigan Mutual, Inc.:

We reserve the right, in our sole discretion, to change the computer hardware or software requirements. Before such a change occurs, we will provide you with advance notice of the new requirements. At that time, you may still withdraw your Consent described above, and you will not be charged any fees for withdrawing your Consent.

Acknowledgement and Consent:

I/We acknowledge receipt of the consent disclosure, and I/we consent to the electronic delivery of Disclosures and a copy of appraisals in connection with the Loan. I/we understand that I/we have the right to withdraw such consent. We further acknowledge that we have read, understood and agreed to the terms and conditions set forth in this Consent.

Applicant **Date**

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