

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

<b>Applicants Name and Address</b>	<b>Lender Name and Address</b> <b>Michigan Mutual, Inc.</b> <b>100 Galleria Officenter</b> <b>Suite 210</b> <b>Southfield Michigan</b>
<b>Loan Number</b>	<b>Date</b>

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](mailto:eappraisal@mimutual.com), or send us a written request at Michigan Mutual, 100 Galleria Officenter, Ste 210, 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 Officenter, Ste 210, 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.

