



**Authorization & Consent to Receive Disclosures Electronically  
From Stonegate Mortgage Corporation**

In this Authorization & Consent, the words "I", "me", "my" and "we" mean each and every person electronically signing below. The words "you", "your" and "Stonegate" mean Stonegate Mortgage Corporation and any wholly owned subsidiaries of Stonegate Mortgage Corporation. By electronically signing below, I hereby agree to the following terms and conditions:

**1. Electronic Signature.** I understand and agree that my electronic signature executed in conjunction with my electronic submission of this Authorization & Consent or in conjunction with any transaction, request or submission by or through this Web site and/or secured email shall be legally binding and such transaction, request or submission shall be considered authorized by me. The date of the signature (acceptance) shall be the date of receipt from Stonegate Mortgage Corporation.

**2. Consent to Receive Disclosures Electronically.** By checking the "Agree" box below, I hereby consent to receive in electronic format, at my e-mail address shown below, information regarding my loan application and subsequent loan. These documents may include, but not limited to required disclosures, appraisal, first payment letter, notification of transfer of servicing of my loan. To obtain a paper copy of the Disclosures, I may write to Stonegate Mortgage Corporation at 9190 Priority Way West Drive, Suite 300, Indianapolis, IN 46240 with details of my request. I understand that if I request paper disclosure copies, they will be provided to me at no charge.

**3. Scope of Consent.** I understand that my consent to receive information electronically constitutes my continuing consent to receive any and all such information in electronic format unless and until such time that I revoke my consent to receive such information electronically by the procedure described below.

**4. Withdrawing Consent.** I understand and agree that I may withdraw my consent to receive Disclosures electronically at any time by notifying Stonegate via email or in writing at the above address. I understand that withdrawal of my consent shall become effective within a reasonable amount of time thereafter when you have had the opportunity to act on my instructions.

**5. Hardware/Software Requirements.** My computer system meets the minimum system requirements to receive and view the Disclosures, which are as follows: Netscape version 4.7 or higher, Microsoft's Internet Explorer version 4.0 or higher, or AOL version 5.0 or higher, Java Script enabled. For security reasons, Stonegate uses 128-bit encryption. For this reason, 128-bit encryption-capable versions of the browsers listed above are required. In addition, a printer capable of printing the Disclosure is required and I understand that you recommend that I do so. In the alternative, I have and will maintain the ability to electronically save and visually display the Disclosure on my computer screen.

**6. Change of E-mail Address.** I must promptly notify you of any change in my e-mail address by e-mailing Stonegate and providing Stonegate with my valid e-mail address. I understand that this email address will require a reasonable amount of time to be updated within Stonegate Mortgage's information.

**7. Security of Information.** I understand and agree that you do not guarantee the security of electronically submitted information and that you shall not be responsible for any unauthorized third party interception or use thereof.

**8. Joint Applications.** I understand that if I have completed an application jointly with another party, that all parties must execute this Authorization and Consent individually, agreeing and providing the email address for each party.

Check one of the following:                      ☐ Agree                      ☐ Disagree

Name: \_\_\_\_\_

Email Address: \_\_\_\_\_

Contact Phone #'s:                      Daytime \_\_\_\_\_                      Cell \_\_\_\_\_

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_