

## Luther Burbank Mortgage 130 Chaparral Court, Suite 200 Anaheim, CA 92808

## ELECTRONIC DOCUMENT DELIVERY AUTHORIZATION

**GENERAL AGREEMENT -** For purposes of the Authorization the term "Bank" refers to the bank name listed above. The term "you" and "yours" refer to the recipient of this Authorization.

The Electronic Signatures in Global and National Commerce Act, (E-Sign Act), Section 101(c)(1) of Title 1, allows a financial institution to issue electronic records to a customer to satisfy any stature or regulation that requires such information to be in writing, after first obtaining the customer's affirmative consent. The E-Sign Act requires certain information to be provided to the customer regarding this service, which is disclosed in this Authorization.

You have the right to have the documents described in this Authorization provided or made available to you on paper.

By signing the Electronic Document Delivery Authorization you agree to the terms and conditions listed below. Please read this document carefully and retain it for future reference.

**ELECTRONIC DOCUMENT DELIVERY** – You hereby request and consent to the Bank sending your mortgage loan documents in Portable Document Format (PDF) to the e-mail address listed below. This Electronic Document Delivery service replaces the creation of paper disclosures documents and their delivery through land-based mail services.

In the event of equipment failure and you are unable to retrieve your e-mails; you may obtain a copy of any document and disclosures on paper by contacting the Bank either by phone at 714-787-1100 or by sending a written request to: Luther Burbank Mortgage, 130 Chaparral Court Suite 200 Anaheim, CA 92808. No fee will be imposed to receive a paper copy of any document delivered electronically.

YOUR RESPONSIBLITIES - Equipment Access requirements: In order to receive Electronic Document Delivery, you must:

- Have an active e-mail account and access to a computer with access to the internet.
- Adobe Acrobat reader 6.0 or higher (free software you can download)
- Immediately notify us of any change in your e-mail address by sending a letter to Luther Burbank Mortgage, 130 Chaparral Court, Suite 200, Anaheim, CA 92808
- You are solely responsible for the cost associated with receiving documents electronically (computer, Internet, e-mail services, etc.)

**WARRANT** – You represent and warrant that you have the equipment and access capabilities to receive documents electronically. A one-time electronic verification will be conducted to ensure hardware/software capabilities. Please note that the hardware and software requirements may change at any time.

**CANCELLATION** – You may cancel this Authorization and request paper documents and disclosures delivery at any time by providing a thirty (30) day written notice by postal delivery addressed to: **Luther Burbank Mortgage, 130 Chaparral Court, Suite 200, Anaheim, CA 92808**. Luther Burbank Savings will not impose any fees for cancellation. Cancellation is effective thirty (30) days after Bank's receipt of your written notice.

**OTHER CANCELLATION RIGHTS** – Luther Burbank Mortgage may also cancel this Authorization and opt to deliver documents and disclosures by paper at its sole discretion.

Printed Name:	Date:
Signature:	E-mail address:
Printed Name:	Date:
Signature:	E-mail address: