



Island Home Loans

Helping You Live Your Dream

NMLS# 249457

ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT (ESIGN) DISCLOSURE AND AGREEMENT

Please read this Electronic Signatures in Global and National Commerce Act (ESIGN) Disclosure and Agreement carefully and keep a copy for your records.

If requesting to apply for a mortgage:

Electronic Copy of Related Disclosures, Notifications, and Instructions. In order to speed up the mortgage application process, with your consent, we will provide you with the following information electronically, rather than by postal mail or in person:

- Initial Loan Disclosures detailing loan terms and conditions, which will include a list of documentation we will need to process your loan;
- Follow up emails regarding documentation missing prior to submission of your file to the lender;
- Conditional Loan Approval notification, which will include a list of conditions required by the lender for final loan approval;
- Subject property appraisal;
- Follow up emails regarding conditions missing prior to submitting all conditions to the lender;
- Information and instructions about any additional services that you select during the application process; and
- Coordination of loan signing and various notifications throughout the loan process.

Your Consent is Required. You must consent to receiving the related legal disclosures, notifications and instructions before we can provide them to you electronically. Your consent will only apply to this mortgage loan application in order to receive necessary documents via email. You will not be able to e-sign any loan documents. All signatures must be “wet signatures” but may be faxed and/or emailed.

Paper Copy of Disclosures, Agreements and Instructions. If you do not want to receive the legal disclosures, notifications and instructions electronically, please let us know. If you do not consent to receiving an electronic copy of the related legal disclosures, notifications and instructions, we will not be able to process your mortgage loan as quickly. You may also visit our office located at 688 Kinoole Street, Suite 209, Hilo, HI 96720 to speak directly with your Mortgage Loan Officer or any Loan Representative to request a paper copy of the related legal disclosures, notifications and instructions.

System Requirements to Access the Information. To receive electronic copies of all disclosures, etc. you must have the following:

- You must have a personal computer or other access device, which is capable of accessing the Internet
- You must have software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader® version 5.1 or higher (available for downloading at: <http://www.adobe.com/products/acrobat/readstep2.html>).

By Signing below you consent to receiving all electronic communication, disclosures, notification, and instructions from Island Home Loans, Inc. and its Representatives:

Borrower Signature and Date:

Co-Borrower Signature and Date:

X _____

X _____