

**CONSENT TO RECEIVE ELECTRONIC DISCLOSURES
UNDER THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT
(E-SIGN Act)**

Please read this disclosure carefully and retain a copy of this information for future reference. You are submitting a request for homebuyer counseling analysis, mortgage pre-qualification/pre-approval or a mortgage loan application through HomeOwnership Center, Inc. (hereinafter referred to as a "Request").

HomeOwnership Center, Inc. can provide you with some of the benefits of our services by conducting occasional communication and documentation delivery in connection with your Request via e-mail or facsimile transmission (fax) via the Internet or telephone. Such documentation may include eligible required disclosures, notices, documents and other information that HomeOwnership Center, Inc. is legally allowed to provide in electronic formats.

In order to do this, we need you to consent to allow us to communicate with you electronically and to provide some or all disclosures, notices, documents and other information to you via e-mail or fax.

This document informs you of your rights when receiving legally required disclosures, notices, documents and other information from HomeOwnership Center, Inc. and any service providers we may use in connection with your Request. You must authorize HomeOwnership Center, Inc. to conduct electronic delivery of such disclosures, notices, documents and other information by checking the appropriate sections at the bottom of Page 2 of this disclosure.

Should you decide to consent to receive electronic disclosures, notices, documents and other information via e-mail, HomeOwnership Center, Inc. is required to 'test' your ability to communicate via e-mail. In order to do this, HomeOwnership Center, Inc. will provide you with a 'Welcome' e-mail which will require your response indicating you have received the 'Welcome' e-mail prior to any additional information being sent electronically via e-mail.

Any such disclosures, notices, documents and other information related to your Request may be provided to you electronically by HomeOwnership Center, Inc.. However, if you wish to obtain a paper copy of any of the disclosures, notices, documents and other information you receive from HomeOwnership Center, Inc. electronically, you may contact your HomeOwnership Center, Inc. representative with the details of the disclosures, notices, documents and other information that you would like to receive via a paper copy. Paper copies will be provided to you at no charge.

Hardware and Software Capabilities

Before you decide to conduct business related to this Request electronically via e-mail or fax with HomeOwnership Center, Inc., you should consider whether you have the required hardware and software capabilities to do this as described below.

- You must have a personal computer or other access device which is capable of accessing the designated e-mail account via the Internet or other means of e-mail

account access. You must have access to a fax machine or Internet fax account if you would like us to fax disclosures, notices, documents and other information to you.

- Some documents may be in word processor (.doc) or Portable Document Format (.pdf) and occasionally you may need software which permits you to receive and access word processor or Portable Document Format files, such as Microsoft Word® or Adobe Acrobat Reader®. Other software may be needed for additional types of documents. If you are unable to view or access any electronic disclosures, notices, documents and other information you should notify your HomeOwnership Center, Inc. representative immediately to request a paper copy, if applicable.
- To retain a copy of the electronic disclosures, notices, documents and other information we send, your system must have the ability to either download to your hard disk drive or a peripheral device or printing capabilities. To print, you must have a functioning printer connected to your personal computer or other access device which is able to print the the disclosures, notices, documents and other information we send using letter (8.5 x 11) or legal sized (8.5 x 14) paper.

If these software or hardware requirements change, we will provide you with prior written notice of the change and the opportunity to withdraw your consent to receive electronic disclosures, notices, documents and other information.

Consent Acknowledgement, Limitation and Withdrawal of Consent

Your consent to receive electronic disclosures, notices, documents and other information only applies to this Request. You may withdraw your consent at any time by contacting the HomeOwnership Center, Inc. representative you are working with. You should also keep us informed of any change in your electronic fax number or e-mailing address.

_____ I (We) consent and authorize electronic communication in connection with this Request per the terms outlined above. _____ Fax Only _____ E-Mail Only _____ Fax and/or E-Mail

_____ I (We) DO NOT authorize electronic communication in connection with this Request.

Signature

Date

Signature

Date