

This ESIGN Disclosure and Consent applies to all communications, including applications, disclosures, agreements, notices, statements, records and documents (collectively, "Communications"), relating to your use of any electronic application platform for the purpose of applying for a mortgage loan via Plains Commerce Bank (the "Company"), including any communications you have with the Company or its affiliates, partners or agents.

**YOUR CONSENT TO ELECTRONIC COMMUNICATIONS In order to transact business with you electronically, you must consent to receiving Communications electronically, rather than by postal mail or in person.**

- A. By moving forward with the application link, you are agreeing to this ESIGN Disclosure and Consent, consenting to conduct all transactions on the Company Platform electronically. You further agree that no certification authority or other third-party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or resulting contract between you and Plains Commerce Bank.

You are free to withdraw your consent at any time and at no charge as outlined below. Your consent will apply to all of your transactions on the Company's platform, currently and in the future. If you do not consent to conduct transactions on the Company's platform electronically, you will not be able to submit your application or obtain any offers or move forward.

- B. **YOUR RIGHT TO WITHDRAW YOUR CONSENT.** You have the right to withdraw your consent to receive Communications electronically at any time by contacting Plains Commerce Bank at the contact information below. However, if you withdraw your consent, your application or the transaction will be cancelled, and you will not be able to obtain any offers or move forward. Your withdrawal of consent will be effective as of the end of the following Business Day. "Business Day" means any day from Monday through Friday, excluding Saturdays, Sundays and federal holidays. If you withdraw your consent, the legal effectiveness, validity, and enforceability of prior electronic Communications will not be affected.
- C. **YOUR RIGHT TO RECEIVE PAPER COPIES OF THE DISCLOSURES.** If you consent to conduct transactions on the Company's platform electronically, you may receive, a paper copy of any Communications that have been provided to you electronically by contacting Plains Commerce Bank at the contact address below. A fee may be assessed for receiving paper copies.
- D. **COMPUTER HARDWARE, SOFTWARE AND OTHER REQUIREMENTS.**

In order to receive eDisclosures, you must have a computer with Internet access and an Internet email account and address; an Internet browser using 128[RH1] -bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption, and access to a printer or the ability to download information in order to keep copies of your eDisclosures for your records. If the software or hardware requirements change in the future, and you are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to you once you notify us that you are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify you before such requirements change. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty.

- E. **CONTACT INFORMATION.**

You must promptly notify us if there is a change in your email address or in other information needed to contact you electronically.

You can contact us via telephone or mail. We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event your email address on file is invalid; your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in your computer, browser, Internet service and/or software; or for other reasons beyond our control.

CONTACT INFORMATION If you need to contact us, use one of the following methods. You can contact us by telephone at 866.635.2467 or 605.275.2467 to speak to a Mortgage Loan Team member; by fax to 605.330.0129; or by mail to Att: Secondary Market Loan Department, Plains Commerce Bank, 3905 W 49th St, Sioux Falls, SD 57106.