

## **Electronic Disclosure Agreement**

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By accepting this "Electronic Disclosure Agreement", you consent and agree that MKG Enterprises Corp may provide you disclosures related to your current mortgage loan application electronically. This Disclosure is required by the federal Electronic Signatures in Global and National Commerce Act, known as the E-SIGN Act.

It is highly recommended that you carefully read this disclosure in its entirety and save a copy for your personal records.

The words "we," "us," and "our" refer to the MKG Enterprises Corp, and the words "you" and "your" mean you, the individual(s) or entity identified as the borrower. As used in the Disclosure, "Borrower" means the mortgage loan you are applying for with us.

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### **Disclosures and Notices Provided in Electronic Form**

You consent that we may provide you with any disclosures related to your account in electronic format, to the extent allowed by law, and that we may discontinue sending paper documents to you, unless and until you withdraw your consent as described below.

### **Hardware and Software Requirements**

To access, view, and retain electronic communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An email account with an Internet service provider and email software;
- A personal computer, tablet, or other mobile device, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received.
- Adobe Reader version 8.0 or higher
- One of the latest two versions of Internet Explorer, Mozilla Firefox, Google Chrome, or Safari.

**Note:** The MKG Enterprises Corp is not responsible for any electronic virus or viruses a customer may encounter. It is the MKG Enterprises Corps recommendation for the customer to perform routine scans for your PC by using a virus protection product.

### **How to Cancel Electronic Disclosure Consent**

You may withdraw your consent to receive account information at any time in electronic form by:

- Contacting your account officer at your local branch
- Writing us at 4974 N Fresno Street Ste 627 Fresno, CA 93726
- Calling us toll free at 1-866-675-3933
- email [compliance@mkgenterprisescorp.com](mailto:compliance@mkgenterprisescorp.com)

### **How to Update Your Records**

It is your responsibility to provide us with true, accurate, and complete e-mail address, contact, and other information related to this disclosure, and to maintain and update promptly any changes in this information. You can update such information (such as your email address) by contacting your local branch, writing us at 4974 N Fresno Street Ste 627 Fresno, CA 93726, or calling toll free at 1-866-675-3933.

### **Termination / Changes**

The MKG Enterprises Corp reserves the right, in sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. MKG Enterprises Corp TPO will provide you with notice of any such termination or change as required by law.

### **Customer Consent**

By accepting this Electronic Disclosure Agreement, you acknowledge that you have read, understood, and agree to

the above provisions and to receive account information electronically that is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and the MKG Enterprises Corp both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with one another by electronic means.

**By signing below "I agree to use electronic records and signatures", you confirm that:**

You can access and read this Electronic Record and Signature Disclosure; and

You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and

Until or unless you notify MKG Enterprises Corp as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by your mortgage loan originator during the course of your relationship with MKG Enterprises Corp Third-Party Originator.

**Customer Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Customer name:** \_\_\_\_\_ **Email:** \_\_\_\_\_