



How to Use the eCommunication Disclosure Consent Form

Step 1 - Print the *Consent Form* (page 2 of this document)

Step 2 - Have the borrower(s) sign, date, and provide an email address (print clearly!). If the loan is rescindable, all borrowers must receive their own TIL and should also provide their email addresses and signatures.

Step 3 - Submit the *Consent Form* with the GFE, 1003 and Reunion's *Fee Sheet/GFE Calculator*

Step 4 - Reunion will prepare all initial disclosures (and re-disclosures, if needed) and email them directly to the borrower(s)

Step 5 - The borrower(s) will receive an email with the property address as the Subject Line, and the broker will receive a separate email notifying him/her that the disclosures were emailed to the borrower(s)

Step 6 - The borrower(s) must take action before the appraisal can be ordered or fees can be charged to the borrower (simply opening the email or notifying the broker will not be sufficient):

1. Reply back to the Sender (jd@reunionmortgage.com) that the disclosures were received
- OR -
2. Click on the link included in the email and enter the requested data to verify the borrower's identity (e.g., a portion of the borrower's Social Security Number), then download the PDF disclosures to review and save (Reunion will be notified automatically)

Troubleshooting

1. If the borrower does not receive the disclosure email, he/she should check the Spam or Junk folder.
2. If the borrower does not respond within 48 hours, paper disclosures will be mailed to the borrower to ensure regulatory compliance. The borrower can still respond to the disclosure email any time to speed up the loan process!

e-Communication Disclosure Consent

Thank you for applying for a loan with Reunion Mortgage! We are required to provide certain disclosures as part of the loan process, and you have a right to receive them printed on paper and mailed. However, we would prefer to speed up your loan process by emailing the required disclosures and other communications directly to you.

If we do not receive your consent, we will assume that you prefer to receive all communications by regular mail. E-Disclosures must be downloaded within 24 hours of receipt or they will be mailed via US Postal Service.

eCommunication Disclosure

You (“each borrower”) may consent to receiving electronic communications (“legal documents, disclosures and other communications pertaining to your loan”). Additionally, your consent will apply to subsequent disclosures and information that we are required or otherwise choose to provide from time to time.

Email Addresses. Electronic communications will be sent to the primary email address that you or any co-applicant provided in your application, and you agree to forward disclosures to all other applicants. Some disclosures may be required to be sent to all borrowers directly from us. If an email is returned as undelivered, we may use any other email address that we have for you or a co-applicant. We also reserve the right to use postal addresses. You must notify us of any change in your email address by calling 1-800-941-8321 or emailing id@reunionmortgage.com. Unless otherwise required by law, you agree that any electronic communications will be deemed received by you when sent by any means set forth above. In accordance with our privacy practices, your email address will not be shared or sold.

Withdrawal of Consent. You may withdraw your consent to receiving electronic communications by calling 1-800-941-8321 or emailing id@reunionmortgage.com. Withdrawal by any one co-applicant will be effective for all applicants. Your consent will remain effective throughout this transaction. Withdrawal will not apply to actions already taken or initiated in reliance on your consent. You will not be charged a fee for your withdrawal of consent.

Consent Coverage; Notices From You Are Not Covered. Applicable laws or contracts sometimes require you to give us “written” notices, and your consent herein does not relate to those items. In order to coordinate our processing, you must still provide us notice on paper.

Copies. You may print or make a copy of any electronic communications that are emailed to you.

System Requirements. In order to properly access and retain your electronic communications, you must have the following hardware and software (collectively, “System Requirements”):

- A personal computer or Macintosh (including a monitor) capable of accessing the Internet and sending and receiving email
- A printer capable of printing copies of information for your records (if you desire paper records)
- Internet access
- A computer hard drive capable of storing data
- An Internet browser that supports 128-bit encryption, including any of the following:

Supported Browsers

	PC Windows 98, NT, 2000, ME, XP, Vista	MAC OS 9 and OS 10
	Supported Browser	Supported Browser
Microsoft Internet Explorer	6.0 and higher	5.1.7
Firefox	2 and higher	2 and higher
Safari	1.0 and higher (for OS 10 only)	

I/we consent to receiving electronic communication from Reunion Mortgage.

E-mail address

E-mail address

Print Name

Print Name

Primary Borrower Signature

Date

Co-Borrower Signature

Date

E-mail address

E-mail address

Print Name

Print Name

Co-Borrower Signature

Date

Co-Borrower Signature

Date