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Introducing New eDisclosures for Borrowers

Reunion Mortgage is pleased to introduce new eDisclosures for borrowers, to replace the traditional legal disclosures that are mailed by Reunion via the United States Postal Service (USPS).

eDisclosures will help save trees and enable borrowers to efficiently store PDF versions of their initial disclosures. Brokers will provide Reunion with one borrower's email address in the *Comments* section when they upload the loan in Reunion Direct. Reunion will email an agreement to the borrower ([click to view a sample](#)), who will accept or decline our terms and conditions for receiving eDisclosures via email.

If the borrower declines or does not respond, traditional disclosures will be sent via USPS. The borrower who receives the eDisclosures will be responsible for forwarding them to any other co-borrowers. Only one borrower will receive the eDisclosures.

The legal disclosures that we are required to provide to a borrower include:

- RESPA Good Faith Estimate (GFE)
- Federal Truth in Lending Disclosure Statement
- Definition of Truth in Lending Terms
- RESPA Servicing Disclosure Statement
- Equal Credit Opportunity Act Disclosure
- Privacy Notice
- FACTA Credit Score Notice
- FACTA Credit Score Matrix
- FACTA Credit Score Disclosure
- Borrower's Certification and Authorization
- Occupancy Affidavit
- HUD Settlement Booklet
- Consumer Handbook on Adjustable Rate Mortgages (CHARM)
- ARM Program Disclosure, if applicable
- Copy of Appraisal Report Notice
- All State Specific Disclosures

The *Reunion Direct Instructions* and *Submission Checklists* have been updated to request the borrower's email address, and are located on the [Forms](#) page of our website.

If you have any questions, please contact your Account Executive or local branch.

eDisclosure Email Sample

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 you consent to receiving electronic notices, please read the *eCommunications Disclosure* below, and provide your consent by replying to this email. If we do not receive your consent within 48 hours, we will assume that you prefer to receive all communications by regular mail.

eCommunications Disclosure

You (“the 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 email address that you or any co-applicant provided in your application, and you agree to forward disclosures to all other applicants. 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 disclosures@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 disclosures@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:

Support 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)	

Please reply to this email to consent to receiving electronic disclosures and communications.