



E-SIGN DISCLOSURES AND CONSENT

The following disclosures are required by federal Electronic Signature in Global and National Commerce Act (“ESIGN”). In order for you to receive Communications electronically in connection with your mortgage application, you must consent to **NEW WAVE LENDING GROUP INC.** providing you these Communication electronically.

This notice contains important information before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

Your consent does not mean that we must provide the Required Information electronically. We may at our option deliver Required Information on paper. We may also require that certain communications from you be delivered to us on paper at a specified address. Each borrower must provide this form even if all borrowers may share the same email address.

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 your residential mortgage application, and to maintain an update promptly any changes in this information. You can update information by calling 626-820-9081 or email compliance@newwavelending.com.

Requesting Paper Copies: We will not send your paper copy of any Communication from us, unless you request it or we otherwise deem it appropriate to do so. During the residential mortgage application process, you can obtain a paper copy of the electronic Communications by printing them yourself or by requesting that we mail you a paper copy. To request a paper copy, at no charge to you, call us at 626-820-9081 or compliance@newwavelending.com.

Required Software/Hardware: Hardware and software minimum requirements to access and store the electronic information:

- Hardware/Devices: iOS; Android; Windows
- Operating System: Windows XP, Vista, 7, 8, 8.1; Mac OS X
- Browsers: Internet Explorer 8, 9, 10, 11; Chrome; Firefox; Safari (MacOS); Opera
- Software: Adobe Acrobat or similar software to view PDF files

Withdrawing Consent: You may withdraw your consent to receiving Communications electronically by calling 626-820-9081 or email compliance@newwavelending.com. If you withdraw your consent to receive documents electronically, the electronic service you are using will become unavailable to you, and your consent will not affect the validity or enforceability of prior electronic documents you received.

I have read the information about the use of electronic records, disclosures, notices, and email, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I will be able to view this information using my computer and software. I have an account with an internet service provider, and I am able to send email and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten signatures.

Name: _____

Email address: _____

I consent to receiving Communications electronically from New Wave Lending Group, Inc.

Borrower's Signature _____ Date _____