

Consent to Receive Electronic Loan Documents

Please read this information carefully and retain a copy for future reference.

Definitions

- “we,” “our” and “us” mean Forward Mortgage Lending, Inc., d/b/a Sage Mortgage (“Sage Mortgage”).
- “you” and “your” mean any applicant who submits an online mortgage loan application (“Application”).
- “Loan Documents” means any information that we are required by law to provide to you in writing in connection with your Application or any information we may otherwise provide to you relating to any related loan you obtain through us.

Your Consent

You must provide consent for Sage Mortgage to provide Loan Documents to you electronically, in order to submit an Application. Your consent for electronic delivery will apply to all Loan Documents for the applicable loans for which you are applying. By providing your consent, we will conduct the transaction electronically, enabling you to sign and authorize Loan Documents electronically, rather than on paper.

You will not be able to submit an Application to us, if you do not want to consent to electronic delivery of Loan Documents.

This E-Consent applies to all interactions online concerning you, Sage Mortgage, and any third-party lender or service provider related to your Application, and includes those interactions engaged in on any mobile device, including phones, smart-phones, and tablets. By exercising this E-Consent, Sage Mortgage and any third-party lender(s) or service provider(s) engaged in relation to your Application may process your information and interact during all online interactions with you electronically. Sage Mortgage and any lender or service provider engaged in relation to your Application, may also send you notices electronically related to its interactions and transactions. Loan Documents may be provided online through our digital application platform, sagemortgage.com, or the applicable third-party lenders' or service providers' websites, and may be provided by e-mail.

Consenting to Do Business Electronically. Before you decide to do business electronically with Sage Mortgage, you should consider whether you have the required hardware and software capabilities described below.

Method of Delivery

We may, at our discretion, make Loan Documents available to you via our digital application platform, our website or by email, and may choose to provide you with paper copies of Loan Documents even though we made or could have made them available to you electronically. If Loan Documents are provided on our digital application platform, we will notify you of their availability and how to access them by sending you an email.

Option for Paper or Non-Electronic Records

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. For such copies, as long as you are an authorized user of a user account through our Sage Mortgage digital application platform, you will have the ability to download and print any documents we send to you through your Sage Mortgage user account. If you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by calling us at (877) 219 -6115.

Hardware and Software Requirements

Before you consent, you should consider whether you have the following hardware and software requirements. To access and retain the Loan Documents electronically, you will need to use the following computer software and hardware: A PC or MAC compatible computer or other device capable of accessing the Internet, access to an e-mail account, and supported web browsing software (Chrome version 32.0 or higher, Firefox version 26.0 or higher, Internet Explorer version 8.0 or higher, or Safari version 7.0 or higher). To read some documents, you may need a PDF file reader like Adobe® Acrobat Reader X ® or Foxit®. You will need a printer or a long-term storage device, such as your computer's disk drive, to retain a copy of the Loan Documents for future reference. If software or hardware requirements change in the future, we will make reasonable efforts to notify you of such changes before they occur. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty.

Withdrawing Consent

You are free to withdraw your consent to receive Loan Documents electronically at any time by calling us at (877) 219-6115. If you withdraw your consent, the legal effectiveness, validity, and/or enforceability of Loan Documents previously made available electronically will not be affected. Any withdrawal of your consent to receive Loan Documents electronically will be effective only after we have a reasonable period of time to process your withdrawal and could result in us being unable to complete loan transactions for which you have applied.

Changes to Your Contact Information

You must promptly inform us of any change in your email address or other information needed to contact you electronically by calling us at (877) 219-6115. We will not assume liability for non-receipt of notification of the availability of Loan Documents in the event that 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.

Acknowledgement and Consent of Electronic Communications

By checking the box indicating that you “have read and agree to Sage Mortgage’s Consent to Receive Electronic Loan Documents”, you acknowledge that you can access Loan Documents that are provided to you by the methods described above and agree to receive Loan Documents electronically. You consent to using electronic signatures, having all Loan Documents provided or made available to you in electronic form, and to doing business with the Sage Mortgage electronically. You

acknowledge that you may request a paper copy of the electronic records and Loan Documents. If you refrain from proceeding, then you neither wish to use electronic signatures or conduct this transaction electronically. You also acknowledge that your consent to receive electronic communications is required to receive services from Sage Mortgage, any third party lenders or other service providers engaged in relation to your Application, over the internet.

Last Updated: May 2020