



**E COMMUNICATION DISCLOSURE CONSENT**

Thank you for submitting your loan to First Guaranty Financial! We are required to provide certain disclosures as part of the loan process, and you have the right to receive them printed on paper and mailed. However, to expedite your loan process, you have the option to have required disclosures and other communications directly emailed to you.

If we do not receive your consent, we will assume that you prefer to receive all communications by regular mail and applicable waiting periods will apply. A separate consent is required for each borrower (married couples may use the same consent form).

**E Communication 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 provides in this consent. Each borrower must have a valid email address. If an email is returned as undelivered, we will be required to use postal addresses and applicable waiting periods will apply. You must notify us of any change in your email address by emailing [submissions@fgflend.com](mailto:submissions@fgflend.com), please reference your loan number. 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 emailing [submissions@fgflend.com](mailto:submissions@fgflend.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 which 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. You will be notified as to which items cannot be emailed.

**Copies:**

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

I/we consent to receiving electronic communication from First Guaranty Financial.

\_\_\_\_\_  
**Borrower Signature                      Date**

\_\_\_\_\_  
**Borrower Signature**

\_\_\_\_\_  
**Email Address**

\_\_\_\_\_  
**Email Address**

\_\_\_\_\_  
**Print Name**

\_\_\_\_\_  
**Print Name**