

Disclosure and Consent to Receive Electronic Communication

Definitions

This Disclosure and Consent to Receive Electronic Communication (“Disclosure”) applies to the Mortgage Loan that you have requested through C2 Financial Corporation on the property listed below and is in compliance with 15 USC 7001 of the Electronic Signatures in Global and National Commerce Act.

The words “we,” “us,” and “our” means C2 Financial Corporation and your Loan Originator. The words “you” and “your” means you, the individual(s) who have applied for the loan.

As used in this Disclosure, “Communication” means any authorization, agreement, disclosure, notice, or other information related to your Mortgage Loan, including but not limited to information that we are required by law to provide to you in writing.

The Scope of Communications to Be Provided in Electronic Form

When you sign the below consenting to receive electronic Communications with respect to the Mortgage Loan on the property specified, you agree that we may provide you with any Communications relating to the Mortgage Loan you have applied for in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below.

Your consent to receive electronic Communications and transactions includes, but is not limited to:

- Initial disclosures or agreements for your Mortgage Loan
- Notices or disclosures about a change in the terms of your loan
- Appraisals

Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided via e-mail at the e-mail address you specify on this disclosure.

How to Withdraw Consent

You may withdraw your consent to receive Communications in electronic form by contacting us at help@C2financialcorp.com. Please state your name, property address for the property your loan application is for and the email address you wish to cease receiving electronic communications to.

We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications.

We will not impose any fee to process the withdrawal of your consent to receive electronic Communications.

Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal, usually approximately 3 business days.

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 Mortgage Loan, and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting your loan originator or emailing the company directly at help@C2financialcorp.com.

Hardware and Software Requirements

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- E-mail Address;
- Internet browser Internet Explorer;
- Adobe Acrobat Reader 8.0 or higher;
- An e-mail account with Internet service provider and e-mail software in order to participate in our electronic Communications programs;
- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, communications received in electronic form from us via a plain text-formatted e-mail.

Requesting Paper Copies

We will not send you a paper copy of any Communication from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than three years after we first provided the electronic communication to you.

To request a paper copy, contact us:

By email at: help@C2Financialcorp.com, or

By mail at: 10935 Vista Sorrento Parkway Suite 200 San Diego, CA 92121.

We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

Communications in Writing

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your Early Disclosures, this Disclosure, your initial authorization to receive e-mail disclosures, any changes to that authorization, and any other Communication that is important to you.

Federal Law

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

Consent

By Signing the form provided to you, I hereby consent to receive Communication by electronic means at the email address listed from C2 Financial Corporation with regards to the mortgage loan on the property listed below.