



CLASSIC HOME MORTGAGE

## ESIGN CONSENT TO RECEIVE ELECTRONIC DOCUMENTS AND USE ELECTRONIC SIGNATURES

As part of your relationship with Classic Home Mortgage, we want to ensure you have all of the information you need to effectively execute your mortgage transaction in a timely manner. Our goal is to provide you with as many options as possible for receiving and/or signing your disclosures and any other transaction related documents. We are required by law to give you certain information “in writing” – which means you are entitled to receive it on paper. We may provide this information to you electronically (by e-mail) instead, with your prior consent. So, before you receive electronic documents and use electronic signatures you must review and consent to the terms outlined below.

1. **Your consent to receive electronic documents and use electronic signatures.** In our sole discretion, the communications we provide to you, or that you sign or agree to at our request, may be in electronic (e-mail) form. We may also use electronic signatures and obtain them from you as part of your transaction with Classic Home Mortgage.

We may always, in our sole discretion, provide you with any communication in writing, even if you have chosen to receive it electronically.

2. **Your option to receive paper copies.** You have the right to receive paper copies. If we provide electronic documents to you, and you want a paper copy, you may contact us at 864-962-9121 and request a paper version, free of charge.
3. **Your consent covers all your transactions with Classic Home Mortgage.** Your consent covers all communications relating to any transaction with Classic Home Mortgage. Your consent remains in effect until you give us notice that you are withdrawing it.
4. **You may withdraw your consent at any time.** You have the right to withdraw your consent at any time. Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it. To withdraw your consent simply contact us at 864-962-9121.

*THE RIGHT MORTGAGE DOESN'T COST, IT SAVES.*  
[WWW.CLASSICHOMEMORTGAGE.COM](http://WWW.CLASSICHOMEMORTGAGE.COM)

330 HARRISON BRIDGE RD STE C  
SIMPSONVILLE SC 29680  
PHONE 864-962-9121  
FAX 864-962-6872  
NMLS ID# 182005

181 BLUFFTON RD STE F-2033  
BLUFFTON SC 29910  
843-706-9376 PHONE  
864-962-6872 FAX  
NMLS ID# 590933

5. **You must keep your email or electronic address current with us.** You must promptly notify us of any change in your email or other electronic address. You may change the email address on record for you by contacting us at 864-962-9121.
  
6. **Hardware and software you will need.** To receive electronic documents and use electronic signatures, you must have access to:
  - a current version of an Internet browser,
  - a connection to the Internet,
  - a current version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader), and
  - a computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

You must also have an active email address.

In some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices.

By “current version,” we mean a version of the software that is currently being supported by its publisher.

By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, product owners and/or service users identified with your Wells Fargo Products.

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