



## **Mortgage Lending E-Sign Consent and Disclosure**

This CBBC Bank E-Sign Disclosure (“Disclosure”) applies to the mortgage loan that you have requested. The words “we,” “us,” and “our” means CBBC Bank and 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 Account, including but not limited to information we are required by law to provide to you in writing.

## **The Scope of Communications to Be Provided in Electronic Form**

When you select “Yes, I agree to receive Appraisal(s) and Mortgage Loan Disclosures via e-mail,” you agree that we may provide you with any Communications relating to that Account in electronic format. You agree 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 referenced is limited to:

- Appraisals
- Mortgage Loan Disclosures

## **Method of Providing Communications to You in Electronic Form**

All communications that we provide to you in electronic form will be provided via email at the email 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 865-977-5900. 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.

## **How to Update Your Records**

It is your responsibility to provide us with true, accurate, and complete email address, contact, and other information related to this Disclosure Account(s), 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 nearest branch.

## 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, Chrome, Firefox, or Safari;
- 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, at no charge to you. To request a paper copy, contact us by telephone at (865) 977-5900.

## 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 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.

Yes, I agree to receive Appraisal(s) and Mortgage Loan Disclosures via e-mail.

Name	Date mm/dd/yy
Email Address	
Loan Officer	

## Submit by Email

\*Using a phone or tablet to submit the form? Make sure you have the Adobe Reader app installed on your device. You'll need to send this form via email to [Loan.Docs@cbbcbank.com](mailto:Loan.Docs@cbbcbank.com). Your email should open when clicking "Submit Form."