

Consent to Receive and Sign Electronic Loan Documents

Federal and State law require that you be provided various disclosures, records, notifications, and documents ("Loan Documents") and have the opportunity to sign certain documents over the course of this specific loan transaction. You have the option of receiving these Loan Documents either physically or electronically. In order to receive, view, and/or sign these Loan Documents electronically, you must understand and consent to the following terms and conditions:

- The following are the minimum computer software and hardware requirements necessary to access/receive and retain Loan Documents electronically:
 - Personal computer or other device which is capable of accessing the Internet
 - Web browser (Internet Explorer 9 or later; current versions of Mozilla Firefox, Chrome, Safari, and Microsoft Edge)
 - Adobe Acrobat Reader (visit <http://get.adobe.com/reader/> if you need to download the latest version) or other equivalent up to date pdf software
 - An active internet email address
 - A printer or the ability to download and save information to your personal computer or device
- Your consent only applies to all Loan Documents associated with this specific loan transaction, and this

consent does not apply to any other subsequent loan transaction(s).

- You understand that electronic signatures are equivalent to traditional signatures and equally binding.
- You may withdraw your consent to receive these Loan Documents electronically, and/or to decline to sign these Loan Documents electronically, at any time, without charge. In the event you wish to withdraw this consent or you need to update your contact information, including your email address, send the information in writing to:
Customer Care
loanDepot.com, LLC
Attn: Electronic Consent
6561 Irvine Center Drive
Irvine, CA 92618
- You have the right to request and obtain a paper version of any electronically-delivered and/or electronically-signed Loan Document(s) without charge, even if you originally consented to receive or sign Loan Document(s) electronically but subsequently withdrew that consent.

By accepting, you certify that you understand these requirements, and you consent to the electronic delivery of Loan Documents and electronic signing of Loan Documents.