



LENDER CONSENT

E-SIGN ACT DISCLOSURE CONSENT TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES

This disclosure documents your consent to conduct transactions electronically and to electronically receive written communications, written disclosures and written notices relative to the servicing of your mortgage. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving written communications, written disclosures and written notices, as well as the consequences of withdrawing your consent. We recommend you print and keep a copy of this disclosure and as well as all disclosures and agreements related to the servicing of your mortgage.

After you consent, you will be able to communicate electronically regarding your mortgage. If you do not consent, you will not be able to communicate electronically regarding your mortgage but will still be entitled to communicate in person, by telephone, or by U.S. Mail.

You understand, prior to your consent, that:

1. Your consent only applies to written communications, written notices and written disclosures related to or required for all transactions related to the servicing of your mortgage.
2. Unless you consent, you have the right to receive all required written notices, written communications and written disclosures in paper form (ie: non-electronic)
3. After you consent, if you would like to receive a paper copy of a written communication, written disclosure or written notice, we will provide a copy free of charge after you call us or write to us at the address listed below, requesting a copy.
4. You can withdraw your consent at any time by contacting us at the number or the address listed below.
5. Your consent to conduct transactions and receive written communications, written disclosures and written notices electronically means that you agree to provide to us the information (including your current e-mail address) needed to communicate with you electronically and to update us as to any changes in this kind of information by contacting us at the number or address listed below.

We reserve the right to provide any written communications, written disclosures or written notices in physical form, rather than electronically. Except as otherwise provided by law or in other agreements, you cannot give us notices electronically, and all notices from you must be in physical form.

Contact Information

***Moat Note Servcing, LLC
P.O. Box 17472
San Antonio, Tx 78217
Direct: (210) 504-8878
Main: (888) 508-3118***

Your Consent

By signing below, I/we confirm that I have read and agree to the terms of the E-sign Act Disclosure above", you consent to receive disclosures and notices electronically and to the terms and conditions described above.

Lender (date)
