

From: "First Republic Bank" <[REDACTED]>

To: [REDACTED]

Subject: Confirmation of consent for electronic disclosures on loan #479438-4

Date: Tue, 03 Jan 2012 18:39:29 +0000

eConsent Agreement

Within this consent ("Consent"), "we", "us", and "our" refers to MRG Document Technologies ("MRG"), the mortgage document preparation practice group of Middleberg Riddle & Gianna, with its principal office in Dallas, Texas; MRG will provide an electronic disclosure package ("eConsent package") to you, the applicant, on behalf of First Republic Bank with whom you submitted a mortgage loan application ("Lender"). By clicking on the "I Consent" button, you are consenting to receive the eConsent package in connection with the mortgage loan application between you and your Lender in accordance with the following terms and conditions.

The eConsent package that we provide to you will be in electronic format. Your Consent will apply to all disclosures and documents related to the mortgage loan application that you submitted to your Lender. This Consent does not apply to any other relationships that you have with your Lender outside of your mortgage loan application.

How to Receive Paper Copies of the eConsent Package

If you do not wish to receive the eConsent package, you must click the "I Do Not Consent" button to receive a paper copy of the package. If you do not click either the "I Consent" button or the "I Do Not Consent" button within 24 hours of the receipt of the eConsent package, then MRG will mail the package to you in paper form at no cost to you.

Even if you consent to receive the eConsent package, you may also request that a paper copy be mailed to you, which may result in a cost to you per request, by contacting the MRG Customer Service Department via email at [REDACTED]. You also always have the ability to save the eConsent package to your computer and then print the package.

The MRG Customer Service Department must be contacted Monday through Friday between the hours of 8 AM to 7 PM CST or CDST, whichever applies. You may email at any time; however, any emails received after normal business days or hours will be responded to on the next business day.

How to Withdraw Your Consent

You have the right to withdraw your consent to receive the eConsent package at no cost to you. To withdraw your consent, you must either click on the "Withdraw Consent" button or you may email MRG at [REDACTED] and we will mail a paper form of the eConsent disclosure package to you at your request. This request will not result in any cost to you.

If You Have a Change in Your Email Address

In the event that we have to notify you of any important notices or other information from time to time regarding your eConsent package, please provide us with changes to your email address. Please contact MRG through the following email address, [REDACTED].

Required Hardware and Software

Aside from Adobe Reader needing to be installed on your computer as discussed below, the computer hardware and software that you used to access this page via the Internet is all that you will need to access your eConsent package.

Adobe Reader

To view your eConsent package, you must have software that allows you to receive and access Portable Document Format or "PDF" files, such as Adobe Reader. We recommend Adobe Reader 6.0 or higher. You can download the latest version of Adobe Reader for free at [\[REDACTED\]](#)

Internet Explorer or Firefox

We recommend that you use a Java Script enabled Internet Explorer 6 or higher or Firefox to view your eConsent package. If you are able to view this Consent, then your software meets these requirements.

To retain a copy of your eConsent package, you may save it to a disk or CD, or you may save it to an electronic file on your hard drive, which will require up to 1MB of storage space.

If there is a future change in the hardware or software requirements discussed above that may impact your ability to access or retain the eConsent package, MRG will provide you with a emailed statement explaining the following two points: (1) the revised hardware and software requirements for access to and for retention of your eConsent package, and (2) the right to withdraw your consent at no cost and without any consequence to you.

By Clicking the "I Consent" button, I acknowledge the following:

- I have read this eConsent Agreement and I understand and agree with its terms and conditions;
- I confirm that I am able to access and to retain the eConsent package and documents that were provided to me in electronic form; and
- Until I notify the MRG Customer Service Department otherwise, I agree to receive the eConsent package electronically through the email address that I provided earlier to my Lender.