

ESIGN DISCLOSURE AND CONSENT

Loan Number:

Date:

Lender: MEGA CAPITAL FUNDING INC.

Borrower(s):

Property Address:

This eSign Disclosure and Consent (the "Consent") provides the person(s) giving his/her consent below ("you" and "your") with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your residential mortgage loan application (the "Loan") pending with the Lender identified in the Disclosures. By providing your consent, you agree that the Lender may send you any and all Disclosures (which are described below) relating to the Loan in an electronic form so that you may view, download, upload, approve, sign (if requested) and return documents electronically. When the Lender wishes to send you Disclosures electronically, a notice to the electronic mail ("e-mail") address that you have designated below as the e-mail address for the receipt of Disclosures will be sent to you. This notice will direct you to a website where you will be able to access the Disclosures and view, download, upload, approve, sign (if requested) and return documents electronically. The Disclosures will be available on this website for at least 90 days from the date that the Disclosures are placed on the website or the date of the notice sent to your designated e-mail address, whichever is later. The Lender reserves the right, in its sole discretion, to send you any of the Disclosures in paper form instead of, or in addition to, electronic form.

- 1. Types of Disclosures and Notices that will be Provided in Electronic Form.** The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act and Regulation B, the Federal Truth-in-Lending Act and Regulation Z, the Federal Home Mortgage Disclosure Act and Regulation C, the Internal Revenue Code, the Federal Homeowners Protection Act of 1998, the Federal Real Estate Settlement Procedures Act of 1974 and Regulation X, the Federal Fair Credit Reporting Act, the Federal Fair Housing Act, the National Flood Insurance Act of 1968, the Federal Flood Disaster Protection Act of 1973, the Federal Electronic Fund Transfer Act and Regulation E, the Federal Home Ownership and Equity Protection Act of 1994, the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other disclosures that are required by applicable federal, state and local laws, rules, regulations and ordinances during the mortgage loan origination process. The Disclosures also include any other information, agreements, disclosures and notices that we wish to provide you in connection with the Loan in an electronic form, even if the information, agreements, disclosures and notices are not required by these laws, rules, regulations or ordinances.
- 2. Your Right to Receive Paper Copies of the Disclosures.** You are not required to provide your Consent in order to submit an application for the Loan. If you prefer not to provide your Consent, all of the Disclosures will be provided to you in

paper form. If you decide to provide your Consent, you may receive paper copies of the Disclosures as described in Section 7 below.

3. **Your Right to Withdraw Your Consent.** You have the right to withdraw your Consent at any time. You will not be charged any fees as a result of the withdrawal of your Consent. If you withdraw your Consent, any Disclosures provided to you after the effective date of the withdrawal will be provided in paper form. You may also receive paper copies of any Disclosures that were previously provided to you electronically as described in Section 7 below.
4. **Scope of Your Consent.** Your Consent applies only to your electronic receipt of Disclosures and electronic signature (if requested) in connection with the origination, closing and servicing of the Loan. Your Consent does not apply to other transactions that you may wish to enter into with us or any of our affiliates.
5. **Procedures to Withdraw Your Consent.** You can withdraw your Consent by logging into the eSign Dashboard: www.docmagic.com/esign/, and then selecting "Withdraw Consent" from the drop-down menu in the top right-hand corner where your name is located. Your withdrawal of Consent will be effective as of the end of the following Business Day. For purposes of this Consent, a "Business Day" means any day from Monday through Friday, excluding Saturdays, Sundays and federal holidays.
6. **Change of Your Designated E-Mail Address.** If you wish to change your designated e-mail address, you must notify us by logging into the eSign Dashboard: www.docmagic.com/esign/ and then selecting "Change Email Address" from the drop-down menu in the top right-hand corner where your name is located. Your change of designated e-mail address will be effective as of the end of the following Business Day.
7. **How to Receive Paper Copies.** After you provide your Consent, you may receive, without charge, a paper copy of any Disclosures that have been provided to you electronically by requesting paper copies in one of several ways. First, once you have consented to this Consent and are in the signing view that displays your Disclosures, you may print copies of the Disclosures from your computer if your computer is connected to a printer. Second, while in the eSign Dashboard, you may click on the small paper icon with a green arrow on top of it that appears in the upper, right-hand corner of the status bar of your Dashboard. Finally, if you are reading this Consent in PDF format, please log into the eSign Dashboard: www.docmagic.com/esign/ and then click on the small paper icon with a green arrow on top of it that appears in the upper, right-hand corner of the status bar of your eSign process to request your copies.
8. **Computer Hardware, Software and Other Requirements.** You must have the following listed items and features in order to receive Disclosures electronically, to print copies of the Disclosures, and to retain electronic copies of the Disclosures:
 - A personal computer with monitor, keyboard and mouse capable of accessing the Internet and sending and receiving e-mail:
 - If you use Windows: 1.3GHz or faster processor; Microsoft Windows XP with Service Pack 3 for 32 bit or Service Pack 2 for 64 bit; Windows Server® 2003 R2 (32 bit and 64 bit); Windows Server 2008 or 2008 R2 (32 bit and 64 bit); Windows 7 (32 bit and 64 bit); Windows 8 or 8.1 (32 bit and 64 bit); 256MB of RAM (512MB recommended); 320MB of available hard-disk space
 - If you use Macintosh: PowerPC® G4, PowerPC G5, or Intel processor; Mac OS X v10.4.11-10.5.8 (PowerPC); Mac OS X v10.4.11-10.6.3 (Intel); 128MB of RAM (256MB recommended); 405MB of available hard-disk space (additional space required for installation)
 - Internet access
 - One of the following Internet browsers:
 - Chrome 31.0 or higher
 - Microsoft Internet Explorer 9 or higher
 - Mozilla Firefox ESR and 23.0 or higher
 - Safari 6.1 or higher

- Adobe Acrobat Reader® version 6.0 or higher
- A valid e-mail address
- A printer capable of printing text screens, if you wish to print copies of the Disclosures

If we change the computer hardware or software requirements, we will provide you with advance notice of the new requirements. You may withdraw your Consent as described in Section 5 above, and you will not be charged any fees as a result of the withdrawal of your Consent.

9. Electronic Confirmation of Your Consent and Your Designated E-Mail Address. After you provide your Consent below, we will send a confirmation notice to your designated e-mail address. The confirmation notice will include, among other things, a copy of this Consent.

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

_____ Email Address: _____
 Borrower Date

_____ Email Address: _____
 Borrower Date

_____ Email Address: _____
 Borrower Date