



ESIGN ACT MEMBER CONSENT FOR THE ELECTRONIC DELIVERY OF MORTGAGE DISCLOSURES AND LOAN DOCUMENTS

As applicable to borrowers:

Navy Federal Credit Union (Navy Federal) is providing the financing for your mortgage loan transaction. Navy Federal is required by law to provide you with certain mortgage information, documents and disclosures, such as the Loan Estimate disclosure, for your loan transaction ("Required Information") in writing and made available to you in paper form. According to the Electronic Signatures in Global and National Commerce Act (ESIGN Act), we may also provide such information to you electronically only if we first present this disclosure and obtain your consent prior to receiving electronic disclosures and related loan documents. Your consent to receiving Required Information electronically covers all regulatory required loan documents and disclosures displayed below. With your consent, Navy Federal can deliver this Required Information to you electronically.

You should print or download this disclosure and Required Information, and keep copies for your records. This notice contains important information that you are entitled to receive before you consent to electronic delivery of the loan documents and disclosures. Please read this notice carefully.

Steps to provide consent:

In order to provide your consent and have the option to receive the Required Information electronically, you must open the consent page by clicking the URL link you received in your email, and follow the steps below:

1. Enter the **last four digits** of your social security number in Step #1.
2. Click on the PDF document to read and print or save the ESIGN member consent disclosure in Step #2.
3. Enter the special code **NFCU6345** from the PDF document in the Step #3 on the web page.
4. Select **"I consent"** as Step #4 on the web page.
5. Enter the CAPTCHA security code in Step #5, and submit the form.

You may withdraw your consent at any time after you agree to the electronic delivery of the Required Information.

Loan Documents

If you consent to the use of electronic loan documents and disclosures, this consent applies to all Required Information Navy Federal requires you to execute as part of the loan process. The Required Information covered by your consent may include, but not limited to, the following:

- “Three-Day” Documents and Disclosures associated with your loan application
- The Promissory Note
- The Deed of Trust, Mortgage, or Security Deed (Security Instrument)
- The Loan Estimate disclosure (or Good Faith Estimate and Truth-in-Lending Statement)
- The Closing Disclosure (or HUD-1 Settlement Statement)
- The Transfer Servicing Disclosure
- Other required loan documents

If you do not wish to use electronic records and signatures for any other reason, you can request that Navy Federal make paper copies of the loan documents for you to review and sign on paper instead. Navy Federal contact is below.

You agree to print out or download the Required Information when the lender advises you to do so and keep it for your records. If you have any trouble printing out or downloading any Required Information, you may contact Navy Federal Credit Union using the contact information provided to you below.

Documents Security and Encryption

If you consent to the delivery of electronic loan documents and disclosures, they will be delivered via our McAfee Email Gateway tool, which utilizes built-in email encryption that includes B2B (TLS, S/MIME, OpenPGP) and B2C (push, pull, push and pull) technologies. This ensures your documents are delivered directly to your TLS enabled inbox (such as Gmail, iCloud, Hotmail, Outlook, Yahoo among others. If your email account is not TLS enabled, you will receive an email from McAfee Email Gateway to log in and retrieve your documents. Your login id will be your email address, and your password will be self-generated the first time you log in.

Hardware and Software Requirements

There are certain computer hardware and software requirements to receive and review your loan documents and other Required Information. These minimum operating system requirements are:

- 300 MHz Pentium CPU or better
- 128 MB RAM or better
- Windows 98 or higher
- IE 5.5 or higher (with 128 bit encryption)
- Internet connection (if modem, at least 56k)
- Browser Settings:
- Cookies enabled
- JavaScript enabled
- Microsoft Java Virtual Machine enabled
- 800x600 resolution
- Adobe Acrobat Reader 5.0 (for Help files and viewing documents in PDF format)
- Printer (if you wish to print documents)
- WinZip 7.0 or higher (if you wish to download documents)

To review the Required Information, you must have internet access with a compatible browser. To view the browser compatibility requirements, please refer to the "browser support" link in the footer of the homepage at navyfederal.org. To view the required information and loan information, you will also need Adobe Acrobat Reader. You may install it by clicking on <http://get.adobe.com/reader/>

Changes to Hardware and Software Requirements

If the above hardware and software requirements change and that change would create a material risk that you would not be able to access and retain your electronic records, we will give you notice of the revised hardware or software requirements. Continuing to use the electronic services after receiving the notice of the change is reaffirmation of your consent to use electronic loan documents and disclosures with Navy Federal.

Printing or Saving the Electronic Disclosures

If you elect to receive your loan documents disclosures, documents and related Required Information electronically, you may print these documents for your records or save them onto your computer. To request that a paper version of your loan disclosures, documents and other Required Information, please contact your mortgage loan officer or call Navy Federal at 1-888-842-6328. There is no charge for requesting a paper copy.

Withdrawal of Consent

Should you decide that you do not want to receive loan disclosures, documents and other Required Information electronically after consenting, contact your mortgage loan officer or contact us at Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000, or call Navy Federal at 1-888-842-6328.

Update Contact Information

If you need to update your email address or other contact information with us, you may do so by contacting your mortgage loan officer or editing your profile on Navy Federal Online Account Access under "My Settings," "Profile" or calling 1-888-842-6328.

Changes to this Disclosure

Navy Federal will notify you of changes to this disclosure as required by federal law.

Statement of Consent

I have read the information about the use of electronic disclosures and documents and consent to the use of electronic delivery and electronic documents in connection with my mortgage loan application with Navy Federal Credit Union, including the electronic delivery of the required mortgage disclosures, documents and other information in electronic format to my email address. I also consent to the use of electronic disclosures and documents in connection with my mortgage loan with Navy Federal in place of written documents on paper.

I have been able to read the ESIGN Act disclosure using my computer and software. I read and have successfully printed or downloaded a copy of this disclosure for my records. I have access to an e-mail account with an Internet service provider, and I am able to send and receive e-mail.