

## **Consent for Electronic Disclosures and Communications from the Network of Lenders**

*Please read this information carefully and print a copy and/or retain this information for future reference.*

**Introduction.** You are submitting a request to be matched with Lenders or Providers through the ISN Network of Lenders. ISN can only provide you the benefits of our service by conducting business with you electronically. In order to do this, we need your consent to provide you with certain disclosures, notices and other communications (“Disclosures and Communications”) in electronic form (via email or Internet). Please see the "[Terms of Use Agreement](#)", incorporated herein by reference, for additional information, definitions and terms).

**Electronic Disclosures and Communications.** Disclosures and Communications will be provided to you (and on behalf of any co-borrower) electronically either via your designated email address and/or posted to our designated website. However, if you wish to obtain a paper copy of any legally required disclosure, you may write to Industry Source Networks, Disclosure Request, Suite 287, Seattle, WA 98109 with the details of your request. Paper copies will be provided to you at no charge.

**Scope of Consent.** Your consent to receive Disclosures and Communications electronically, and our agreement to do so, applies to this loan request to the ISN Network of Lenders (“Loan Request”). After your Loan Request is transmitted to one or more of our Network of Lenders, and after you decide to continue to pursue your Loan Request, then you and your Network Lender of choice can agree on how to conduct business on a going forward basis. You are also consenting to ISN being able receive status updates on your Loan Request from our Network of Lenders.

**Consenting to Do Business Electronically.** Before you decide to do business electronically with ISN, you should consider whether you have the required hardware and software capabilities described below.

**Hardware and Software Requirements.** To access and retain the Disclosures and Communications electronically, you will need to use the following computer software and hardware:

- Internet access with 128-bit encryption
- Adobe Acrobat Reader 6 or higher
- Ability to Print Internet Explorer 6 or higher
- Email Access or Firefox version 1.5 or higher

**Withdrawing Consent.** Because the ISN Network of Lenders will provide Disclosures and Communications to you instantaneously, you will not be able to withdraw your consent to do business electronically in connection with your Loan Request. After your Loan Request is submitted you and your Network Lender of choice can agree on how to conduct business on a going forward basis. In no event will the legal validity and enforceability of prior electronic

Disclosures and Communications be affected.

**Changes to Your Contact Information.** You should keep us informed of any change in your email or U.S. postal mailing address. You may contact ISN Customer Care by telephone at 206.219.1821 regarding any such changes.

**PLEASE PRINT AND RETAIN A COPY OF THIS CONSENT AGREEMENT FOR YOUR RECORDS.**