

E-Sign Disclosure

The below signed borrower(s) give permission for Flanagan State Bank and/or the originating company listed above to send via email the following information throughout the loan origination process:

- Loan Estimate
- Closing Disclosure
- Servicing and Appraisal Disclosure
- Any other compliance or required product disclosure
- Copy of your appraisal
- Copy of your closing package

_____ Date _____

(Borrower 1)

_____ Date _____

(Borrower 2)

Moreover, we also hereby authorize Flanagan State Bank to electronically accept any of the following via email or other electronic transfer from the above company:

- Loan applications and disclosures
- Other required processing information
- Collateral or appraisals
- Credit Reports or other credit materials
- Income documentation, including but not limited to: paystubs, W2's, tax returns
- Other pertinent loan information in order to ascertain a credit disposition