



## Authorization to Release Information

I am applying for a real estate loan with SANTA CRUZ HOME FINANCE and understand that the securing of information is necessary in order to process my loan.

I hereby authorize the release of all credit information, payment history and current balances in my savings accounts, checking accounts, investment accounts and consumer credit and mortgage loans. I also authorize the release of information by my current and past employers.

This information may be released to Santa Cruz Home Finance for the purposes of obtaining a loan. This form may be photocopied and act as an original.

Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

Print Name \_\_\_\_\_

Address \_\_\_\_\_

***Please include a copy of a valid photo identification card.***

**Santa Cruz Home Finance**  
**JEFF BAYS GABRIO**  
1535 Seabright Avenue, Santa Cruz, CA 95062  
Direct Line: (831) 824-3464 P: (831) 425-1250 F: (831) 425-1044 fax  
CalBRE #00909819 NMLS #253947 SCHF NMLS #237693

# E-Mail Consent Disclosure



This Santa Cruz Home Finance E-Sign Disclosure (“Disclosure”) applies to the mortgage loan that you have requested. The words “we,” “us,” and “our” means Santa Cruz Home Finance and the words “you” and “your” means you, the individual(s) who have applied for the loan.

As used in this Disclosure, “Communication” means any authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing. This Disclosure applies only to this specific Account (transaction) and you will be required to complete a new Disclosure for all future Accounts.

## ***The Scope of Communications to Be Provided in Electronic Form***

When you select “I agree to the terms” with respect to the loan, you agree that we may provide you with any Communications relating to that Account in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communication and transactions includes, but is not limited to:

- Initial disclosures or agreements for your loan
- Notices or disclosures about a change in the terms of your loan
- Appraisals

## ***Method of Providing Communications to You in Electronic Form***

All Communications that we provide to you in electronic form will be provided via e-mail at the e-mail address you specify on this disclosure.

## ***How to Withdraw Consent***

You may withdraw your consent to receive Communication in electronic form by completing the “withdraw consent “ box on this Disclosure. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process with withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communication will be effective only after we have a reasonable period of time to process your withdrawal.

## ***How to Update Your Records***

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure Account (s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting your Mortgage Consultant.

## ***Hardware and Software Requirements***

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- E-mail Address;
- Internet browser Internet Explorer;
- Adobe Acrobat Reader 8.0 or higher;
- An e-mail account with Internet Service provider and email software in order to participate in our electronic Communications programs;
- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, communications received in electronic form from us via a plain text-formatted e-mail.

**Requesting Paper Copies**

We will not send you a paper copy of any Communication from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, contact us by telephone at 866-425-1250. There is no charge to receive paper copies. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

**Communications in Writing**

All communication in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your Initial Disclosures, this Disclosures, your initial authorization to receive e-mails disclosures, any changes to that authorization, and any other Communication that is important to you.

**Federal Law**

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

**Termination/Changes**

We reserve the right, at our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

Yes, I agree to receiving Communication via e-mail and acknowledge I am able to receive electronic files.

Borrower Name: \_\_\_\_\_ Borrower Signature: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Date: \_\_\_\_\_

I withdraw my consent to receive Communication via e-mail.

Borrower Name: \_\_\_\_\_ Borrower Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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