



Electronic Signatures in Global and National Commerce Act (“E-SIGN”)
Disclosure and Agreement

Biscayne Bank (the “Bank”) is pleased to offer you the option of electronically receiving mortgage loan disclosures and notices, including appraisal reports (“Mortgage Loan Documents”), as applicable, in conjunction with your mortgage loan application with the Bank. You will have the opportunity to complete an E-SIGN Disclosure and Agreement (“Agreement”) for each new mortgage loan application you submit to the Bank.

The Electronic Signatures in Global and National Commerce Act

- The Electronic Signatures in Global and National Commerce Act (E-SIGN Act) provides a general rule of validity for electronic records and signatures for transactions in or affecting interstate or foreign commerce. E-SIGN Act allows the use of electronic records to satisfy any statute, regulation, or rule of law requiring that such information be provided in writing, if the consumer has affirmatively consented to such use and has not withdrawn such consent.

Hardware and Software Requirements for E-SIGN Documents

- You will need a computer, mobile device, tablet or similar device with the capability to access the Internet. You will need to use an Internet Browser that supports 128-bit encryption.
- You will need a valid email address to receive electronic disclosures. It will be your responsibility to notify the Bank if you change your email address in the future. It is important to ensure the Bank maintains a valid email address on records.
- You will need a current version of Adobe Acrobat Reader. You can get a free download of Adobe Acrobat Reader at www.adobe.com
- You will need an installed printer or sufficient storage space to save, store, print, or otherwise retain electronic communications.

Scope and Impact of E-SIGN Consent

- If you elect to execute this Agreement, you are consenting to receive all of your Mortgage Loan Documents in an electronic format described in this Agreement.
- Signing this Agreement does not replace or alter any E-SIGN elections you may have made for Biscayne Bank’s online banking services.

Withdrawing E-SIGN Consent

- You can withdraw or change your consent for electronic documents for this application at any time without the imposition of any condition, consequence, or fee for such withdrawal, by either calling the Bank at (305) 447-5050, or by emailing your mortgage loan officer. All confirmed requests to withdraw consent for delivery of electronic documents related to your mortgage loan application will be processed within one business day of receipt.

Right to Receive a Paper Copy

- You have the right to receive a paper copy of all of your Mortgage Loan Documents. You may request paper copies of any documents you receive electronically, at any time by calling the Bank at (305) 447-5050, or by emailing your mortgage loan officer.

Consent to Receive Electronic Records

- In order to confirm your consent electronically, this Agreement has been provided to you as an attachment to an email. To reasonably demonstrate you can access the mortgage loan documents in the electronic format that will be used by the Bank, please print this Agreement, sign it, and scan into a PDF document. Please ensure that all scanned copies are fully legible. You can submit the signed scanned agreement by attaching the PDF document and replying to the original secure email.

I have read and understand the requirements above and wish to electronically receive my mortgage loan disclosures and notices, including a copy of the appraisal for the real estate that may secure my loan request, as applicable.

Applicant Signature: _____ **Date** _____

Co-Applicant's Signature: _____ **Date** _____

Below please list your preferred designated email address for electronic communications with the Bank in regards to this mortgage loan application.

Email Address: _____