

This Electronic Disclosure and Consent (the "Consent") provides the person(s) giving his/her consent below ("you" and "your") with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your residential mortgage loan application (the "Loan") pending with Residential Bancorp ("we", "us" and "our"). By providing your consent, you agree that we may send you any and all Disclosures (which are described below) relating to the Loan in an electronic form. When we wish to send you Disclosures electronically, we will send a notice to the electronic mail ("e-mail") address that you have designated below as the e-mail address for the receipt of Disclosures. We reserve the right, in our sole discretion, to send you any of the Disclosures in paper form instead of, or in addition to, electronic form.

1. **Types of Disclosures and Notices that will be Provided in Electronic Form.** The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act and Federal Reserve Regulation B, the Federal Truth-in-Lending Act and Federal Reserve Regulation Z, the Federal Home Mortgage Disclosure Act and Federal Reserve Regulation C, the Internal Revenue Code, the Federal Homeowners Protection Act of 1998, the Federal Real Estate Settlement Procedures Act of 1974 and Department of Housing and Urban Development Regulation X, the Federal Fair Credit Reporting Act, the Federal Fair Housing Act, the National Flood Insurance Act of 1968, the Federal Flood Disaster Protection Act of 1973, the Federal Electronic Fund Transfer Act and Federal Reserve Regulation E, the Federal Home Ownership and Equity Protection Act of 1994, the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other applicable federal, state and local laws, rules, regulations and ordinances. The Disclosures also include any other information, agreements, disclosures and notices that we wish to provide you in connection with the Loan in an electronic form, even if the information, agreements, disclosures and notices are not required by these laws, rules, regulations or ordinances.
2. **Your Right To Receive Paper Copies of the Disclosures.** You are not required to provide your Consent in order to submit an application for the Loan. If you prefer not to provide your Consent, all of the Disclosures will be provided to you in a paper form. If you decide to provide your Consent, you may receive paper copies of the Disclosures as described in Section 7 below.
3. **Your Right To Withdraw Your Consent.** You have the right to withdraw your Consent at any time. You will not be charged any fees as a result of the withdrawal of your Consent. If you withdraw your Consent, any Disclosures provided to you after the effective date of the withdrawal will be provided in paper form. You may also receive paper copies of any Disclosures that were previously provided to you electronically as described in Section 7 below.
4. **Scope of Your Consent.** Your Consent applies only to your electronic receipt of Disclosures in connection with the origination, closing and servicing of the Loan. Your Consent does not apply to other transactions that you may wish to enter into with us or any of our affiliates.
5. **Procedures to Withdraw Your Consent.** You can withdraw your Consent by notifying us in writing of your desire to withdraw your consent. Your withdrawal of Consent will be effective as of the end of the following Business Day after receipt of the withdrawal. For purposes of this Consent, a "Business Day" means any day from Monday through Friday, excluding Saturdays, Sundays and federal holidays.
6. **Change of Your Designated E-Mail Address.** If you change your designated e-mail address, you must notify us in writing of your desire to change your designated email address, and providing a replacement email address. Your change of designated e-mail address will be effective as of the end of the following Business Day.
7. **How to Receive Paper Copies.** After you provide your Consent, you may receive, without charge, a paper copy of any Disclosures that have been provided to you electronically by submitting a request for paper copies to us in writing. You may also print copies of the Disclosures from your computer if you have a printer that is connected to your computer.
8. **Computer Hardware, Software and Other Requirements.** You must have the following listed items and features in order to receive Disclosures electronically, to print copies of the Disclosures, and to retain electronic copies of the Disclosures:

- A personal computer with monitor, keyboard and mouse capable of accessing the Internet and sending and receiving e-mail;
- Adobe Acrobat Reader®;
- A valid e-mail address;
- A printer capable of printing text screens, if you wish to print copies of the Disclosures

If we change the computer hardware or software requirements, we will provide you with advance notice of the new requirements. You may withdraw your Consent as described in Section 5 above, and you will not be charged any fees as a result of the withdrawal of your Consent.

*****All borrowers and co-borrowers list on the loan application MUST sign this consent*****

Date: _____

Borrower 1 signature

Email Address

Borrower 1 (print name)

Date: _____

Borrower 2 signature

Email Address

Borrower 2 (print name)

Date: _____

Borrower 3 signature

Email Address

Borrower 3 (print name)

Date: _____

Borrower 4 signature

Email Address

Borrower 4 (print name)

Date: _____

Borrower 5 signature

Email Address

Borrower 5 (print name)