



MERRIMACK
MORTGAGE COMPANY, INC.

E-Sign Notification for Email Communications

In order to expedite your loan process, we would like to invite you to communicate with us through email during the processing of your loan. In accordance with the E-SIGN Act, if you would like to participate in this method of communication please follow these instructions and take note of the important information regarding your rights and information for communicating through email.

With the implementation of the Mortgage Disclosure Improvement Act (MDIA) which is effective July 30, 2009 and was a part of the Homeownership Economic Recovery Act, special consumer protection requirements were put in place. These new requirements affect disclosure delivery time periods and reflection time periods that are in place to protect you and allow you time to review your disclosures to ensure you would like to move forward with your loan process. Although reflection time frames cannot be waived or decreased, disclosure delivery time frames can be decreased by the use of email.

You may send an email to Merrimack Mortgage Company at Email@NHmortgages.com to request email correspondence for the processing of your loan. Please include all email addresses of all borrowers. Oral requests cannot be honored; your request must be made through your email account(s) that you will be using for communication with Merrimack Mortgage Company.

Email@NHmortgages.com should only be used for conversational purposes, such as sending your consent to communicate this way, and also to acknowledge and accept the disclosures and forms that are emailed to you separately from our secure system. For all other correspondence please continue to email your Loan Officer and or Loan Processor using their individual email addresses.

Remember, when communicating through email: do not send any personal non-public information, such as your social security number.

Always include your loan number in the "subject line" of your emails, and in the body of the email indicate your first and last name and subject property address.

Merrimack Mortgage Company does not charge for disclosures and documents sent via email.

Emails sent to you by Merrimack Mortgage Company that contain your application and disclosures will be sent in a secure manner.

You may also request to receive this information, at no cost, in non-electronic or paper form by calling us at 1-603-225-LOAN (5626) or emailing us at Email@NHmortgages.com

You may withdraw your request to communicate via email, at no charge, at any time by sending an email to Email@NHmortgages.com. Then you will receive only hard-copy paper documents.

You may update your contact information at any time by sending an email to Email@NHmortgages.com.

Hardware and software requirements: a computer with a current operating system, internet access, & an email service capable of receiving, downloading, and saving documents using the free Adobe Reader (downloaded from Adobe at their website (<http://www.adobe.com/prodindex/acrobat/readstep.html>)).

This consent is limited to any and all forms and documents for processing and closing of your loan application with Merrimack Mortgage Company.

If you have any questions about the processing or status of your loan, Please contact your Loan Officer directly.

I acknowledge receipt of this disclosure and I understand my option and rights to communicate through email.

Borrower Signature Date

Co-Borrower Signature Date