

E-SIGN DISCLOSURES AND CONSENT

Federal law requires you receive certain disclosures and information about the products, services or accounts you may receive or access in connection with your relationship with us ("Required Information"). With your consent, we can deliver Required Information to you by a) displaying or delivering the Required Information electronically; and b) requesting that you print or download the Required Information and retain it for your records.

This notice contains important information before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

After you have read this Disclosure and Consent, if you agree to receive Required Information from us electronically, and if you agree to the general use of electronic records and electronic signatures in connection with our relationship, please "SIGN" below.

Statement of electronic disclosures:

Independent Financial

7677 Henneman Way

McKinney, TX 75070

If you consent to electronic disclosures, that consent applies to all Required Information we give you or receive from you in connection with our relationship and the associated notices, disclosures, and other documents.

You agree to print out or download Required Information when we advise you to do so and keep it for your records. If you are unable to print or download any Required Information, you may contact us and request paper copies for a fee of \$0.00, by following the procedures described below. If you need to update your e-mail address or other contact information with us, you may do so by contacting us and requesting necessary updates as described below.

Your consent does not mean that we must provide the Required Information electronically. We may at our option deliver required Information on paper. We may also require that certain communications from you be delivered to us on paper at a specified address.

Required Software/Hardware

Hardware and software minimum requirements to access and store the electronic information:

- Hardware/Devices: iOS; Android; Windows
- Operating System: Windows XP, Vista, 7, 8, 8.1; Mac OS X
- Browsers: Microsoft Edge®, Firefox®, Safari®, or Google Chrome™ browser (no later than two versions old) to receive disclosures electronically. You will also need access to a printer or the ability to download information in order to keep copies for your records.
- Software: Adobe Acrobat or similar software to view PDF files

If you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, you can request paper copies of the Required Information to be sent to you by contacting us as described below.

Withdrawing Consent

If you would like to withdraw your consent to receive future documents electronically and would prefer paper copies, please follow the procedures as described below. If you withdraw your consent to receive documents electronically, the electronic service you are using will become unavailable to you, and your consent will not affect the validity or enforceability of prior electronic documents you received.

How to contact Independent Financial

You may contact us to let us know of your changes to email address, to request paper copies of documents, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To Contact us by phone, call: (469) 301-2920

To contact us by email, send messages to: LoanApplications@ifinancial.com

To contact us by paper mail, please send correspondence to:

Independent Financial

Attn: Loan Applications

7677 Henneman Way

McKinney, TX 75070

I have read the information about the use of electronic records, disclosures, notices, and e- mail, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I will be able to view this information using my computer and software. I have an account with an internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files.