



P. O. Box 680249
Prattville, AL 36068

Phone: 334-290-1012
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Mortgage Loan E-Sign Disclosure

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN Disclosure carefully and keep a copy for your records. This River Bank & Trust E-Sign Disclosure applies to the mortgage loan that you have requested.

Electronic Delivery of Disclosures and Notices

When you select "I agree to the terms" with respect to the loan, you are consenting to receive communications and disclosures related to your current mortgage loan transaction electronically. If you do not consent; we will mail any documents to you. By consenting to electronic delivery of mortgage disclosures, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at (334) 290-1012. Your consent to receive electronic communications and disclosures 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**

Requesting Paper Copies

Even after consent, you have the right to receive a paper copy of the disclosures related to your current mortgage transaction. If you would like to receive a paper copy at no charge, please contact us at the number above. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures related to your current mortgage transaction.

Withdrawal of Consent

If after consenting, you wish to withdraw your consent prior to loan consummation, you can do so by contacting us at the number above.

Hardware and Software Requirements

In order to access, view, and retain your account information electronically, you must have:

- A personal computer or other device which is capable of accessing the Internet.
- An Internet web browser with capabilities to support a minimum 128-bit encryption.
- Software which permits you to receive, access, print and save Portable Document format or "PDF" files, such as Adobe Acrobat Reader® version 8.0 and above.
- A valid email address.

Termination/Changes

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

Yes, I agree to receiving disclosures & communications via e-mail.

E-Mail Address _____

Mailing address _____

Borrower

Date

Co-Borrower

Date

HMDA Demographic Information of Applicant(s) (Used for applications received beginning 1/1/2018)

This form asks about your ethnicity, sex, and race.

This form asks about your ethnicity, sex, and race. **The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant

Ethnicity

- Hispanic or Latino – *Check one or more*
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – *Enter origin:* _____

Examples: Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race

- American Indian or Alaska Native – *Enter name of enrolled or principal tribe:* _____
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – *Enter race:* _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander – *Enter race:* _____

Examples: Fijian, Tongan, etc.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- | | | |
|--|-----------------------------|------------------------------|
| Was the ethnicity of the Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |
| Was the sex of the Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |
| Was the race of the Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |

The Demographic Information was provided through:

- Face-to-face (includes Electronic Media w/Video Component)
- Telephone
- Fax or Mail
- Email or Internet

Co-Applicant

Ethnicity

- Hispanic or Latino – *Check one or more*
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – *Enter origin:* _____

Examples: Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race

- American Indian or Alaska Native – *Enter name of enrolled or principal tribe:* _____
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – *Enter race:* _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander – *Enter race:* _____

Examples: Fijian, Tongan, etc.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- | | | |
|---|-----------------------------|------------------------------|
| Was the ethnicity of the Co-Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |
| Was the sex of the Co-Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |
| Was the race of the Co-Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |

The Demographic Information was provided through:

- Face-to-face (includes Electronic Media w/Video Component)
- Telephone
- Fax or Mail
- Email or Internet