

**From:** flagstarbank.docs@flagstar.com  
**Sent:** Wednesday, January 17, 2018 3:30 PM  
**To:** samkader1@comcast.net  
**Subject:** Flagstar Bank Document Delivery Service Invitation for SALIM



Dear Salim Kader,

Thank you for your mortgage loan inquiry with Flagstar Bank.

Before we may provide disclosures and other documents in an electronic format to you, we must first obtain your consent.

By clicking the "Go paperless" button below, you are confirming that you can access the [test page](#) and that you have reviewed, meet the System Requirements of, and agree to the Consent Statement to Electronic Delivery below.

If you do not wish to consent to access your disclosures and other documents electronically, they will be sent to you by mail.

**Step 1 of 3:**

**Step # 1**

**Go paperless**

**Items Covered By This Consent** You have the right to receive certain disclosures, notices, communications, and other items in paper form by mail. We may instead provide these Covered Items to you electronically if you: give us your Consent to do so, provide us with the Designated Email Address and satisfy the System Requirements below.

**Consent** By agreeing to this Consent Statement, you give us your consent to electronically provide you the Covered Items and you certify you:

- (1) Meet our System Requirements.
- (2) Have successfully accessed the Test PDF document linked above, and
- (3) Will maintain a valid Designated Email Address (collectively your ?Consent?).

You understand that by giving us your Consent, you may no longer receive such Covered Items in paper form and you accept any consequence of not reviewing the Covered Items in a timely manner. Your Consent will remain in effect until you provide a Withdrawal of Consent.

**Withdrawal of Consent** You may withdraw your Consent at any time through your online account, or by calling your originator listed below.

**Methods of Providing Covered Items** In this document, "provide" means to deliver, make available, send, notify or similar term. We may provide the Covered Items electronically through, or through a combination of: (1) your Designated Email Address, (2) your online account, (3) links provided through your online account, or (4) files, including those in PDF format, downloaded from our website. It is your responsibility to review Covered Items promptly.

**Designated Email Address** You certify the email address you provide is your email address, and you want us to use it to provide Covered Items electronically ("Designated Email Address"). You agree to maintain each Designated Email Address until you provide the originator listed below with a new one. If you authorize someone else to access your Designated Email Address, you agree to tell them to share Covered Items with you promptly, and you accept the risk that they will see your sensitive information.

**Access to Paper Copies** You can request paper copies of Covered Items by calling the number below. We retain copies of these Covered Items for the time period required by law and will provide you with copies of these upon request within those time periods. We do not necessarily retain copies for longer than is required by law. Save or print copies of Covered Items to ensure you have them when needed.

**Our Right to Send Paper** We reserve the right to provide Covered Items in paper form at all times at our discretion even if you have given us Consent to provide them electronically. For example, we may do this if we have a system outage, if we suspect fraud, or if for any reason your Designated Email Address does not accept emails from us.

**System Requirements** To access and retain the Covered Items, you must have a working email address and a computing or communication device with:  
Working internet access,  
Web browser that supports 128-bit encryption (such as Chrome®, Firefox®, Internet Explorer®, or Safari®).  
16MB of available memory (32 MB of RAM recommended) and  
A program that can view, save and print PDF files (such as Adobe® Reader® 4.0 or higher).

To demonstrate you can access Covered Items in a pdf format, [click here](#) ("Test PDF" document). If you are unable to view the Test PDF document you need to install the necessary Adobe® Reader® software. You can download Adobe® Reader® by [clicking here](#) (clicking will open a browser window and take you to Adobe's website). By providing us your Consent, you confirm you have successfully accessed the Test PDF document and certify you meet all of the above System Requirements.

Thank you for the opportunity to service your loan needs.

Sincerely,

PACIFIC COAST FINANCIAL LLC  
206 3930684



This e-mail may contain data that is confidential, proprietary or non-public personal information, as that term is defined in the Gramm-Leach-Bliley Act (collectively, Confidential Information). The Confidential Information is disclosed conditioned upon your agreement that you will treat it confidentially and in accordance with applicable law, ensure that such data isn't used or disclosed except for the limited purpose for which it's being provided and will notify and cooperate with us regarding any requested or unauthorized disclosure or use of any Confidential Information.

By accepting and reviewing the Confidential information, you agree to indemnify us against any losses or expenses, including attorney's fees that we may incur as a result of any unauthorized use or disclosure of this data due to your acts or omissions. If a party other than the intended recipient receives this e-mail, he or she is requested to instantly notify us of the erroneous delivery and return to us all data so delivered.

**From:** flagstarbank.docs@flagstar.com  
**Sent:** Thursday, January 18, 2018 9:17 AM  
**To:** samkader1@comcast.net  
**Subject:** Flagstar Bank Document Delivery Service - Documents Available for Viewing for SALIM



Dear Salim Kader,

Thank you for selecting Flagstar Bank for your mortgage needs. Welcome to the Flagstar Bank Document Delivery Service, a service that allows you to access your disclosures and other documents electronically. You are receiving this communication because you selected to receive these documents electronically.  
**To review these documents, use the link below.**

Step # 2 →

**Access Documents**

If you did not select to receive your documents via email, **please contact PACIFIC COAST FINANCIAL LLC at 206 3930684.**

**For technical issues with accessing your documents, please contact Flagstar Bank at 866-945-9872, option 3, then option 1.**

Thank you for the opportunity to service your loan needs.

Sincerely,

PACIFIC COAST FINANCIAL LLC  
206 3930684



This e-mail may contain data that is confidential, proprietary or non-public personal information, as that term is defined in the Gramm-Leach-Bliley Act (collectively, Confidential Information). The Confidential Information is disclosed conditioned upon your agreement that you will treat it confidentially and in accordance with applicable law, ensure that such data isn't used or disclosed except for the limited purpose for which it's being provided and will notify and cooperate with us regarding any requested or unauthorized disclosure or use of any Confidential Information.

By accepting and reviewing the Confidential information, you agree to indemnify us against any losses or expenses, including attorney's fees that we may incur as a result of any unauthorized use or disclosure of this data due to your acts or omissions. If a



## Flagstar document delivery

**Step # 3** →

Mortgage lenders are required to provide consumers with copies of any valuations used when reviewing your loan application under the Equal Opportunity Act (EOCA). Valuations may include commonly used reports, for example, an appraisal report, automated valuation model (AVM), or a residential appraisal field review report.

Please enter the information to access and review the documents. **For technical issues accessing the documents, please contact Flagstar Bank at (866) 945-9872 ().**

### REPRESENTATIVES ARE AVAILABLE:

- Monday-Friday 8:30 a.m.-9:00 p.m. ET
- Saturday 9:00 a.m.-5:00 p.m. ET

Log in below:

\*required

Property Zip Code:\*

State:\*

Select State ▼

SSN (Last 4):\*



I'm not a robot



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Continue

(<http://www.fdic.gov>) (<http://portal.fsb.org/2018-Flagstar-Bank>)

LOGOUT(/BORROWER/FSB-MYLOANS/WEB/SECURITY/LOGIN/NTA00DUYMDEZ)

# View Documents

Below are the applicable disclosures and valuations generated in connection with your mortgage application for loan number **123456789**

Step # 4

Disclosure Documents

01/18/2018 | View Loan Estimate (/borrower/fsb-myloans/web/mortgage/disclosure/document/loan/504852013/LE/1166370632)

Should you have any questions regarding the information contained within the documents provided, please contact PACIFIC COAST FINANCIAL LLC at (206) 393-0684.

## FAQ

The following documents are provided to address frequently asked questions regarding the document(s) that will be or have been provided to you.

- Loan Estimate FAQ ([https://download.flagstar.com/retail/pdf/MiscLoantracDocs/Loan\\_Estimate\\_FAQ.pdf](https://download.flagstar.com/retail/pdf/MiscLoantracDocs/Loan_Estimate_FAQ.pdf))
- Intent to Proceed FAQ ([https://download.flagstar.com/retail/pdf/MiscLoantracDocs/ITP\\_FAQ.pdf](https://download.flagstar.com/retail/pdf/MiscLoantracDocs/ITP_FAQ.pdf))
- Appraisals and Valuations FAQ ([https://download.flagstar.com/retail/pdf/MiscLoantracDocs/Appraisal\\_Valuation\\_FAQ.pdf](https://download.flagstar.com/retail/pdf/MiscLoantracDocs/Appraisal_Valuation_FAQ.pdf))
- Closing Disclosure FAQ ([https://download.flagstar.com/retail/pdf/MiscLoantracDocs/Closing\\_Disclosure\\_FAQ.pdf](https://download.flagstar.com/retail/pdf/MiscLoantracDocs/Closing_Disclosure_FAQ.pdf))

## Paperless Delivery

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