Rushmore Loan Management Services, LLC

Disclosure Relating to Electronic Delivery - Online Paperless Document Agreement.

Prior to using Rushmore Loan Management Services’ Online Paperless Documents, you must affirmatively consent to the terms of our Online Paperless Document Agreement ("Agreement"). The Online Paperless Documents Process permits you to electronically initiate the receipt of paperless documentation with Rushmore Loan Management Services LLC ("Rushmore"). This Agreement contains the terms that govern your use of Online Paperless Documents. You can agree to the terms of this Agreement by clicking on the Enroll button Located on the “Paperless Document” screen that is selected via the drop down under “Statements and Documents” on the menu bar.

Prior to consenting to this Agreement, you must be informed of the following:

a) The option to receive a paper or non-electronic form of the record and the transactions or category of records that may be provided;
b) Your right as a consumer to withdraw this consent along with any of the conditions, consequences or fees in the event of such a withdrawal request and the procedures necessary to withdraw;
c) The procedure for requesting a paper copy of an electronic record (and any fees associated with such request);
d) Your obligation to inform us and update us of how we can contact you electronically;
e) Hardware and software requirements for access to and retention of electronic records; and
f) Your responsibility to provide proof of your ability to access the information and electronically consent to all of these.

Records Available – Up to two years of paperless documents, Mortgage Billing Statements and Escrow Analysis Statements, if applicable to your mortgage loan, normally provided in writing may be provided electronically if you have affirmatively consented to receive such documents electronically and you have not withdrawn such consent.

Receiving a Paper Copy - You have the right to receive a paper copy of the Online Paperless Document Agreement.

You may request a paper copy of this Agreement at no charge in one of the following ways:

- By sending a Secure Message by logging into the Rushmore’s Customer Care website. Select “Secure Messages” from the “Message Center” drop down on the menu bar. Click on the “New Message” button in the “Secure Message Threads” area of the screen;
- By contacting the Customer Service Department by calling us at 1-888-504-6700;
- By writing to us at Rushmore Loan Management Services LLC, Attn: Customer Service Department, P. O. Box 55004, Irvine, CA 92619-5004 with your name and mailing address. Be sure to state that you are requesting a copy of the Online Paperless Document Agreement.
Withdrawing Your Consent to Receive Notices Electronically - You can contact us in any of the ways described in the preceding paragraph to withdraw your consent to receive Rushmore Paperless Documents. You may also withdraw your consent by clicking on the Deactivate button located on the “Paperless Document” screen that is selected via the drop down under “Statements and Documents” on the menu bar. A consumer’s withdrawal of consent shall be effective within a reasonable period of time after receipt by the institution.

Notifying Us of a Change in your E-mail Address - You must notify us of any change in your e-mail address by logging on to Rushmore’s Customer Care website, select the My Profile tab, and then select “My Contact Info” in the drop down, and then change the email address located under the Borrower Email section. You may also write to Rushmore Loan Management Services LLC, Attn: Customer Service Department, P. O. Box 55004, Irvine, CA 92619-5004 and give us your name, loan number, and your new e-mail address.

Hardware and software you will need. To receive Online Paperless Documents, you must have access to the following:

- A Current Version (defined below) of an Internet browser we support,
- A working connection to the Internet,
- A Current Version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader), and
- A computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

You must also have an active email address.

In some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices.

By “Current Version,” we mean a version of the software that is currently being supported by its publisher.

We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with Online Banking.

Nothing in this agreement affects the content or timing of disclosures to be provided by any other statute, regulation or other rule of law. If any law requires verification or acknowledgement of receipt of such notice or disclosure, the notice or disclosure may be provided or made available electronically only if the method used provides verification or acknowledgements of receipt, whichever is required. Oral communication or a recording of an oral communication shall not qualify as an electronic record for the purposes of consent to receive electronic notices.

BY CLICKING THE ENROLL BUTTON ON THE “PAPERLESS DOCUMENTS” SCREEN, You consent to the electronic delivery of the Online Paperless Document Agreement and other notices or disclosures relating to the Agreement. You confirm that you are able to access information in an electronic form and you also agree that the institution does not need to provide you with an additional paper (non-electronic) copy of the Agreement unless specifically requested. You agree to the terms and conditions of all applicable notices and disclosures.