Borrower's Certification & Authorization
And
eCommunication Disclosure Consent

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **First National Bank of Wamego.** In applying for the loan,

   I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.

2. I/We understand and agree that **First National Bank of Wamego** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as application under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom it May Concern:

1. I/We have applied for a mortgage loan from **First National Bank of Wamego.**

   As part of the application process **First National Bank of Wamego** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

2. I/We understand and agree that **First National Bank of Wamego** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

3. **First National Bank of Wamego** or any investor that purchases the mortgage may address this authorization to any party names in the loan application.

4. A copy of this authorization may be accepted as an original.

5. Your prompt reply to **First National Bank of Wamego** or the investor that purchased the mortgage is appreciated.

_____	_____
Borrower Signature	Co-Borrower Signature
Social Security Number: _____	Social Security Number: _____

eCommunication Disclosure

I/We may consent to receiving electronic communications ("legal documents, disclosures and other communications pertaining to your loan"). Additionally, your consent will apply to subsequent disclosures and information that we are required or otherwise choose to provide from time to time.

Email Addresses. Electronic communications will be sent to the email address that you or any co-applicant provided in your application, and you agree to forward disclosures to all other applicants. If an email is returned as undelivered, we may use any other email address that we have for you or a co-applicant. We also reserve the right to use postal addresses. You must notify us of any change in your email address by calling **785-456-2221** or emailing. Unless otherwise required by law, you agree that any electronic communications will be deemed received by you when sent by means set forth above. In accordance with our privacy practices, your email address will not be shared or sold.

Withdrawal of Consent. You may withdraw your consent to receiving electronic communications by calling **785-456-2221** or emailing. Withdrawal by any one co-applicant will be effective for all applicants. Your consent will remain effective throughout this transaction. Withdrawal will not apply to actions already taken or initiated in reliance on your consent. You will not be charged a fee for your withdrawal of consent.

Consent Coverage; Notices From You Are Not Covered. Applicable laws or contracts sometimes require you to give us "written" notices, and your consent herein does not relate to those items. In order to coordinate our processing, you must still provide us notice on paper.

Copies. You may print or make a copy of any electronic communications that are emailed to you.

System Requirements. In order to properly access and retain your electronic communications, you must have the following hardware and software (collectively, "System Requirements"):

- A personal computer or Macintosh (including a monitor) capable of accessing the Internet and sending and receiving email
- A printer capable of printing copies of information for our records (if you desire paper records)
- Internet access
- A computer hard drive capable of storing data
- An Internet browser that supports 128-bit encryption, including any of the following:

Support Browsers

	PC **Windows 98, NT, 2000, ME, XP, Vista**	**MAC** **OS 9 and OS 10**
	Supported Browser	**Supported Browser**
Microsoft Internet Explorer	6.0 and higher	5.1.7
Firefox	2 and higher	2 and higher
Safari	1.0 and higher (for OS 10 only)	

I/We consent to receiving electronic communication from **First National Bank of Wamego**.

_____ Print Name: _____

Borrower Signature

E-Mail Address (One Only) _____

☐ I/We do not consent to receive electronic communication from **First National Bank of Wamego.**

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Borrower Signature