



Thank You For Choosing Us To Assist You In Your Financial Goals And Needs

Before starting the application process, there are various disclosures and regulatory information we need to provide you. Federal regulations require us to obtain your consent to receive these disclosures and regulatory information electronically.

Please read the *Consent & Agreement To Receive Disclosures And Regulatory Information Electronically* below and if you consent, please indicate so by clicking on "I Agree" below.

I Agree

CONSENT & AGREEMENT TO RECEIVE DISCLOSURES AND REGULATORY INFORMATION ELECTRONICALLY

You may electronically receive various disclosures and regulatory information that provide information on the real estate loan of which you are requesting. By continuing with this process and selecting the "I Agree" button above, you agree that we may provide you the following information electronically:

- 1) Initial disclosures that are available in the application required by the Truth In Lending Act.
- 2) Notification that we may order an appraisal to determine the property's value and charge you for this appraisal, and that we will promptly give you a copy of any appraisal, even if your loan does not close.
- 3) Notification that by completing and submitting a loan application, we have permission to obtain a credit report or other consumer report on loan applicants.

By providing your consent, you are also confirming that you have the hardware and software to receive and review these disclosures and regulatory information electronically. All you need to receive the above disclosures and regulatory information electronically is a personal computer (or a mobile or handheld device), including a monitor, capable of accessing the Internet and sending and receiving email, with sufficient electronic storage capacity on the hard drive or other data storage unit (particularly if you wish to store the application and disclosures electronically), along with a printer capable of printing copies if you wish to retain records in paper format. You will also need a domestic and secure Internet web browser with 128-bit encryption for your personal computer, as well as an adequate operating system for mobile or handheld devices, such as Apple® or Google Android™. A list of supported browsers can be found by clicking the following link: <http://info.netteller.com/go/supported-browsers>. Most information within our website is provided in either or both HTML or Adobe® PDF format. You must also have the latest Adobe Acrobat Reader® software or Adobe® compatible software to view the electronic application, and complete the loan application if you wish to do so electronically. A free copy of Adobe Acrobat Reader® may be downloaded at <http://www.get.adobe.com/reader>. In some cases, you may also need a specific brand or type of mobile or handheld device that can support a particular software application, including a software application intended for particular mobile or handheld devices (such as mobile or handheld devices or applications compatible with Apple® or Google Android™ operating systems).

If you elect not to receive a loan application electronically and receive the above disclosures and regulatory information electronically in connection with a loan request, you may complete an application in person, or by calling us at any of our branch locations where we can mail you a loan application or obtain it over the telephone. If choosing the latter methods of requesting credit and not electronically, we will provide you the disclosures and regulatory information in person or through U.S. postal mail. We also reserve the right to provide you the above disclosures and regulatory information through U.S. postal mail in lieu of, or in addition to, electronically. Please call us at 423-949-2173 or write us 15699 Rankin Avenue North, PO Box 697, Dunlap, TN 37327 at any time if you have any questions. We will not charge you a fee for photocopying or mailing a paper copy of these disclosures and regulatory information. We reserve the right to provide a paper (instead of electronic) copy of these disclosures and regulatory information that you have authorized us to provide electronically.

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