

**E-Sign Disclosure and Agreement
For Grand/Heber Valley Bank
Loan Application Disclosures and Appraisal Reports**

Grand/Heber Valley Bank is pleased to offer you the option of electronically receiving certain disclosures or documents in conjunction with your application for credit with us. You will have the opportunity to complete an E-Sign Agreement for each new loan application you submit to us. The disclosures we may send electronically are covered under Regulations B, Z, and X (RESPA).

Requirements for E-Sign Documents:

- You will need a valid email address to receive electronic disclosures. It will be your responsibility to notify us if you change that email address in the future.
- You will need a computer with the capability to access the internet.
- You will need to use an Internet Browser that supports 128-bit encryption. Some supported browsers include Internet Explorer (version 9 or newer), Google Chrome and Fire-Fox.
- You will need a current version of Adobe Acrobat Reader (version 9 or newer). You can get a free download of Adobe Acrobat Reader at www.adobe.com.
- If you would like to consent to receive electronic disclosures and if applicable, appraisals completed in conjunction with your loan application, sign and return this document to us.
- You can withdraw or change your consent for electronic documents for this application or request paper copies of any documents you receive electronically, at any time by calling the branch where you applied or by emailing us.

Note: Signing this E-Sign Disclosure and Agreement does not replace or alter any E-Sign elections you may have made for Grand/Heber Valley Bank's Nettleter online banking services.

I have read and understand the requirements above and wish to receive loan disclosures, including if applicable, a copy of the appraisal for the real estate that may secure my loan request.

Electronic Signatures. If checked, you further agree that you signed this E-Sign Disclosure and Agreement with one or more electronic signatures. You intend your electronic signature to have the effect of your written signature. You have viewed and read this disclosure and agreement before you signed it. Please print and/or save a copy of this document. We may rely on, and enforce, this E-Sign Disclosure and Agreement in electronic form or as a paper version of the electronic form.

Applicant Signature

Date

Joint Applicant Signature

Date

Use this email address for communications with me regarding this loan/application.

See page two for additional information for completing your E-Sign Consent.

You may submit this completed document to us using one of the following methods:

1. Deliver it in person to any branch.
2. If you obtained your loan application and/or this agreement in a secure email from us, you can submit the completed/scanned forms as attachments in a reply to the original email.
3. If you obtained the application and/or this agreement at our website www.grandvalleybank.com or www.hebervalleybank.com, you can submit them using the “contact us” link and select the secure email portal. This will require you to complete a one-time registration unless you are already a Zix Mail user. Current users need only login.

Choose Loans or Mortgage (as applicable) from the address selection list. If you know the email address for a particular lender, choose “other” in the list and then enter the email address.

Following our receipt of this agreement to receive disclosures electronically, you will be asked to complete the final steps to show “demonstrable consent” under E-Sign requirements:

- We will send you an email with a sample “e-document” attached.
- You will need to open the sample document (PDF) and send a reply email to provide us with the “code” contained in the document. This will demonstrate your consent to electronic disclosures for the loan for which you applied.