ESIGN Consent to Use Electronic Records and Signature

Please read this ESIGN Consent to Use Electronic Records and Signature disclosure (ESIGN Disclosure and Consent) and keep a copy for your records.

Flagstar Bank ("Flagstar," "we," or "us") is legally required to provide you with certain disclosures and information about the electronic delivery of disclosures, notices, etc. This notice contains important disclosures and information you are entitled to receive before you agree to the electronic delivery of the disclosures, notices, etc.

Electronic Delivery of Disclosures and Notices

The following disclosures are required by the federal Electronic Signatures in Global and National Commerce Act ("ESIGN"). As part of your application, account registration and/or setup and ongoing maintenance of your account, you have the option to receive all required documents and disclosures electronically. In order for you to take advantage of this service, you must first be provided with this ESIGN Disclosure and Consent document.

After reading this document carefully, if you wish to consent to electronic delivery, you can consent by clicking the "I Consent" button, when prompted, on Flagstar’s online account system(s). By clicking in the "I consent" box, you are consenting to receive disclosures, notices, and other documents and all changes to the disclosures, notices, etc. electronically. Your agreement also permits us to communicate with you via electronic mail as well as our general use of electronic records and electronic signatures in connection with your use of Flagstar’s online account services.

Types of Disclosures and Notices that will be Provided in Electronic Form

For Mortgage Loan Applicants and Mortgage Loan Customers. The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act, the Federal Truth-in-Lending Act, the Federal Home Mortgage Disclosure Act, the Internal Revenue Code, the Federal Homeowners Protection Act of 1998, the Federal Real Estate Settlement Procedures Act of 1974, the Federal Fair Credit Reporting Act, the Federal Fair Housing Act, the National Flood Insurance Act of 1968, the Federal Flood Disaster Protection Act of 1973, the Federal Electronic Fund Transfer Act, the Federal Home Ownership and Equity Protection Act of 1994, the Federal USA PATRIOT Act of 2001, and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other disclosures that are required by applicable federal, state and local laws, rules, regulations, and ordinances during the mortgage loan origination process.

For Banking Account Customers. The Disclosures, may include without limitation, disclosures and notices under the Federal Expedited Funds Availability Act, the Federal Check Clearing for the 21st Century Act, the Federal Electronic Fund Transfer Act, the Federal Truth in Savings Act, the Federal USA PATRIOT Act of 2001, and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other disclosures that are required by applicable federal, state and local laws, rules, regulations, and ordinances.

The Disclosures also include any other information, agreements, disclosures, and notices that we wish to provide you in connection with your mortgage loan or deposit account in an electronic form, even if the information, agreements, disclosures, and notices are not required by these laws, rules, regulations, or ordinances.

System Requirements to Access Information

To receive an electronic copy of the disclosures, notices, communications, other documents, and changes, you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- Internet access
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer version 9.0 and your system or device must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meet these requirements.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe® Acrobat Reader® version 8.0 and above (available for downloading at https://get.adobe.com/reader/). Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.
- A valid email address.
• A printer capable of printing text screens, should you wish to print copies of the electronic document.

If we change the computer hardware or software requirements, we will provide you with advance notice of the new requirements. You may withdraw you Consent as described in the “How You May Withdraw Your Consent” section below.

To retain a copy of the disclosures, notices, and other documents, your device must have the ability to download and either store or print PDF files.

Methods of Providing Disclosures and Notices

Once you have consented, we will provide documents to you in electronic format via access to Flagstar websites, mobile applications, or mobile websites, including via hyperlinks included in emails, or on websites. Disclosures, notices and communications will be provided online and viewable using browser software or PDF files.

Please note that your consent to delivery of electronic disclosures, notices, and communications does not automatically enroll you in our e-statement service. If you wish to receive only electronic copy of your account statements (and communications we may include with such statements), you must Consent separately through other Flagstar applications.

How You May Withdraw Your Consent

You may withdraw your Consent to receive Communications in electronic format at any time in the following ways:

For Mortgage Loan Applicants and Mortgage Loan Customers:
• By changing your eConsent Choice on the MyLoans website.
• By sending an email to flagstarbank@flagstar.com.

For Banking Account Customers currently using Online Banking:
• By selecting the “Paper Statement” checkbox for each account listed on the Statements page of the Banking website.
• By regular mail to Flagstar Bank, Attn: Central Services, 301 W. Michigan Ave. Mailstop #4-323, Jackson, MI 49201.

For Banking Account Applicants who have applied for an account through Flagstar.com:
• By regular mail to Flagstar Bank, Attn: Central Services, 301 W. Michigan Ave. Mailstop #4-323, Jackson, MI 49201.

Withdrawing your consent will cancel your agreement to receive Communications in electronic format related to your account and your ability to use our online account applications. The withdrawal of your consent will be completed within 2 business days. You will not be charged a fee for withdrawing your Consent to receive electronic disclosures, notices, communications or other documents.

How to Update Your Contact Information

It is your responsibility to provide us with, and keep current, the primary e-mail address at which you wish to receive electronic communications so that we may contact you. You can update your primary email address via your Flagstar account website, in writing, or by email using the contact information shown in the “How You May Withdraw Your Consent” section of this disclosure.

How to Request Paper Copies of Electronic Communications

Flagstar will not send paper copy of a disclosure, notice, and/or communication provided or made available to you in electronic format unless you request it, or as we may deem appropriate. You can obtain paper copy of an electric disclosure, notice, and/or communication provided or made available to you by printing it yourself or requesting that we mail paper copy to you in writing, by email, or by telephone (as shown above). We may charge a reasonable fee for providing paper copy. Please be sure to provide your current mailing address when requesting paper copy.

Termination

We reserve the right, in our sole discretion, to terminate providing electronic disclosures, notices, and/or communication to you or to change the terms and conditions applicable to our provision of electronic disclosures, notices, and/or communication at any time. We will provide you with notice of any such termination or change in terms and conditions as required by law.