



Electronic Communications & SMS Notice
Monarch Real Estate Services & Mortgage Loans Corp.
DBA: Monarch Mortgage

This notice explains how Monarch Mortgage uses electronic records, email, telephone, and SMS communications to provide customer care and account-related communications.

Individuals who voluntarily submit information through our website or secure portal and choose to receive SMS communications may receive customer care and account-related notifications as described in this notice.

- 1. Electronic Records and Signatures:** Electronic records and electronic signatures may be used in connection with your submitted request and related transactions. Documents, disclosures, notices, acknowledgments, and other communications may be provided electronically unless otherwise required by law.
- 2. Account Administration:** Monarch Mortgage uses secure systems and customer relationship management platforms to receive, process, store, and manage information related to submitted requests, supporting documents, account activities, and customer communications.
- 3. Customer Care Communications:** Monarch Mortgage may contact individuals who voluntarily provide their contact information and choose to receive communications by text message, email, or telephone regarding:
 - Document requests
 - Required disclosures
 - Scheduling and appointment reminders
 - Account updates
 - Status notifications
 - Required actions
 - Other customer care and administrative communications related to your submitted request

These communications are provided solely for customer care, account administration, compliance, and other informational or administrative purposes. Monarch Mortgage does not send marketing, promotional, advertising, sales, or lead-generation messages through these communications.

Message frequency varies. Message and data rates may apply. Reply HELP for assistance or STOP to opt out of SMS messages at any time.

Receiving SMS messages is optional and is not a condition of obtaining services from Monarch Mortgage. By choosing to receive SMS communications, you acknowledge that you have reviewed our [Privacy Policy](#), and [Terms & Conditions](#) available on our website.



4. **No Promotional or Solicitation Messages:** The communications described in this notice are limited to customer care, account administration, document handling, compliance requirements, and status updates.

Monarch Mortgage does not use SMS, email, or telephone communications described in this notice to send promotional messages, advertising, marketing campaigns, sales solicitations, or lead-generation communications.

5. **Managing Your Communication Preferences:** You may opt out of SMS communications at any time by replying STOP. To discontinue other electronic communications, please contact us in writing. Please note that opting out of electronic communications may affect our ability to provide timely updates regarding your submitted request.
6. **Technology Requirements:** To receive electronic communications, you should have access to:
- An active email account
 - Internet access
 - A web browser
 - The ability to open and retain electronic documents, including PDF files

Questions?

For more information about our electronic communications, SMS notifications, [Privacy Policy](#), and [Terms & Conditions](#), please visit our [Contact & Support](#) page or contact us directly.