



Electronic Consent & Communication Agreement
Monarch Real Estate Services & Mortgage Loans Corp.
DBA: Monarch Mortgage

This Electronic Consent & Communication Agreement explains how Monarch Real Estate Services & Mortgage Loans Corp. ("Monarch Mortgage," "we," "us," or "our") uses electronic records, electronic signatures, email, text messages, and telephone communications in connection with your application and related account activities.

By submitting information through our website, portal, or other authorized communication channels, you agree to receive and provide information electronically as described below.

You acknowledge and consent to the following:

1. **Electronic Records and Signatures:** You agree to use electronic records and electronic signatures in connection with your application and related transactions. Documents, disclosures, notices, acknowledgments, and other communications may be provided electronically unless otherwise required by law.
2. **Account Administration:** You consent to the use of our secure systems and customer relationship management platform for the purpose of receiving, processing, storing, and managing information related to your application, submitted documents, account activities, and communications.
3. **SMS, Email, and Telephone Communications:** You authorize Monarch Mortgage to contact you using the contact information you provide, including by text message, email, and telephone, regarding:
 - Document requests
 - Required disclosures
 - Identity verification
 - Scheduling and appointment reminders
 - Application updates
 - Account administration
 - Status notifications
 - Other informational or administrative matters related to your request

These communications are intended solely for customer care, informational, compliance, and administrative purposes.

Message and data rates may apply. You may opt out of text message communications at any time by replying STOP.



4. **No Promotional or Solicitation Messages:** The consent provided through this agreement applies only to communications necessary for customer care, account administration, application processing, compliance requirements, document handling, and status updates.

Monarch Mortgage does not use this consent to send promotional messages, advertising, marketing campaigns, sales solicitations, or lead-generation communications.

5. **Right to Withdraw Consent:** You may withdraw your consent to electronic communications at any time by contacting us in writing. Withdrawal of consent may limit our ability to communicate electronically and may affect the timely processing of your request.

6. **Technology Requirements:** You confirm that you have access to:
- An active email account
 - Internet access
 - A web browser
 - The ability to open and retain electronic documents, including PDF files

Acknowledgment

By selecting "Acknowledge & Submit", you confirm that you have read, understood, and agree to this Electronic Consent & Communication Agreement.

Name: _____

Signature: _____

Date: _____