



Seller's Disclosure Statement

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Property Address: 10023 Applegate Ln Brighton MICHIGAN
Street City

Purpose of Statement: This statement is a disclosure of the condition of the property in compliance with the Seller Disclosure Act. This statement is a disclosure of the condition and information concerning the property, known by the Seller. Unless otherwise advised, the Seller does not possess any expertise in construction, architecture, engineering or any other specific area related to the construction or condition of the improvements on the property or the land. Also, unless otherwise advised, the Seller has not conducted any inspection of generally inaccessible areas such as the foundation or roof. **THIS STATEMENT IS NOT A WARRANTY OF ANY KIND BY THE SELLER OR BY ANY AGENT REPRESENTING THE SELLER IN THIS TRANSACTION, AND IS NOT A SUBSTITUTION FOR ANY INSPECTIONS OR WARRANTIES THE BUYER MAY WISH TO OBTAIN.**

Seller's Disclosure: The Seller discloses the following information with the knowledge that even though this is not a warranty, the Seller specifically makes the following representations based on the Seller's knowledge at the signing of this document. Upon receiving this statement from the Seller, the Seller's Agent is required to provide a copy to the Buyer or the Agent of the Buyer. The Seller authorizes its Agent(s) to provide a copy of this statement to any prospective Buyer in connection with any actual or anticipated sale of property. The following are representations made solely by the Seller and are not the representations of the Seller's Agent(s), if any. **This information is a disclosure only and is not intended to be a part of any contract between Buyer and Seller.**

Instructions to the Seller: (1) Answer ALL questions. (2) Report known conditions affecting the property. (3) Attach additional pages with your signature if additional space is required. (4) Complete this form yourself. (5) If some items do not apply to your property, check NOT AVAILABLE. If you do not know the facts, check UNKNOWN. FAILURE TO PROVIDE A PURCHASER WITH A SIGNED DISCLOSURE STATEMENT WILL ENABLE A PURCHASER TO TERMINATE AN OTHERWISE BINDING PURCHASE AGREEMENT.

Appliances/Systems/Services: The items below are in working order. (The items listed below are included in the sale of the property only if the purchase agreement so provides.)

	Yes	No	Unknown	Not Available		Yes	No	Unknown	Not Available
Range/oven	X				Lawn sprinkler system	X			
Dishwasher	X				Water heater	X			
Refrigerator	X				Plumbing system	X			
Hood/fan	X				Water softener/conditioner	X			
Disposal	X				Well & pump	X			
TV antenna, TV rotor & controls					Septic tank & drain field	X			
Electric System	X				Sump pump	X			
Garage door opener & remote control	X				City water system		X		
Alarm system					City sewer system		X		
Intercom			X		Central air conditioning	X			
Central vacuum			X		Central heating system	X			
Attic fan				X	Wall furnace		X		
Pool heater, wall liner & equipment				X	Humidifier	X			
Microwave	X				Electronic air filter		X	X	
Trash compactor				X	Solar heating system				
Ceiling fan	X				Fireplace & chimney	X			
Sauna/hot tub	X				Wood burning system	X			
Washer	X				Dryer	X			

Explanations (attach additional sheets, if necessary):

~~Community Septic managed by Brighton Twp - Assessment pd in full. Never used intercom or central vac~~
UNLESS OTHERWISE AGREED, ALL HOUSEHOLD APPLIANCES ARE SOLD IN WORKING ORDER EXCEPT AS NOTED, WITHOUT WARRANTY BEYOND DATE OF CLOSING.

Property conditions, improvements & additional information:

- Basement/Crawlspace:** Has there been evidence of water? yes _____ no X
If yes, please explain: _____
- Insulation:** Describe, if known: blown insulation
Urea Formaldehyde Foam Insulation (UFFI) is installed? unknown _____ yes _____ no _____
- Roof:** Leaks? yes _____ no X
Approximate age, if known: 2002 - lifetime roof
- Well:** Type of well (depth/diameter, age and repair history, if known): unknown
Has the water been tested? yes X no _____
If yes, date of last report/results: _____

PAGE 1 OF 2

BUYER'S INITIALS

SELLER'S INITIALS

MS MS
MM EM

FORM H rev. 11/16

31 - REO - Ann Arbor, 555 Briarwood Cir Ste 200 Ann Arbor MI 48108
Phone: 7349960000 Fax: 7346610102 Tom Stachler

10023 Applegate

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Street City

5. **Septic tanks/drain fields:** Condition, if known: Community / Neighborhood Septic / Managed by Brighton Twp
6. **Heating system:** Type/approximate age: 2014
7. **Plumbing system:** Type: copper X galvanized _____ other _____
 Any known problems? No
8. **Electrical system:** Any known problems? _____
9. **History of Infestation,** if any: (termites, carpenter ants, etc.) _____
10. **Environmental problems:** Are you aware of any substances, materials or products that may be an environmental hazard such as, but not limited to, asbestos, radon gas, formaldehyde, lead-based paint, fuel or chemical storage tanks and contaminated soil on property.
 unknown _____ yes _____ no X
- If yes, please explain: _____
11. **Flood Insurance:** Do you have flood insurance on the property? unknown _____ yes _____ no X
12. **Mineral Rights:** Do you own the mineral rights? unknown X yes _____ no _____

Other Items: Are you aware of any of the following:

1. Features of the property shared in common with the adjoining landowners, such as walls, fences, roads and driveways, or other features whose use or responsibility for maintenance may have an effect on the property? unknown X yes _____ no _____
2. Any encroachments, easements, zoning violations or nonconforming uses? unknown X yes _____ no _____
3. Any "common areas" (facilities like pools, tennis courts, walkways or other areas co-owned with others), or a homeowners' association that has any authority over the property? unknown _____ yes _____ no X
4. Structural modifications, alterations or repairs made without necessary permits or licensed contractors? unknown X yes _____ no _____
5. Settling, flooding, drainage, structural or grading problems? unknown _____ yes _____ no X
6. Major damage to the property from fire, wind, floods, or landslides? unknown _____ yes _____ no X
7. Any underground storage tanks? unknown _____ yes _____ no X
8. Farm or farm operation in the vicinity; or proximity to a landfill, airport, shooting range, etc.? unknown _____ yes _____ no X
9. Any outstanding utility assessments or fees, including any natural gas main extension surcharge? unknown _____ yes _____ no X
10. Any outstanding municipal assessments or fees? unknown _____ yes _____ no X
11. Any pending litigation that could affect the property or the Seller's right to convey the property? unknown _____ yes _____ no X

If the answer to any of these questions is yes, please explain. Attach additional sheets, if necessary: _____

The Seller has lived in the residence on the property from _____ (date) to _____ (date).
 The Seller has owned the property since owned since Dec 2015 (date).
 The Seller has indicated above the conditions of all the items based on information known to the Seller. If any changes occur in the structural/mechanical/appliance systems of this property from the date of this form to the date of closing, Seller will immediately disclose the changes to Buyer. In no event shall the parties hold the Broker liable for any representations not directly made by the Broker or Broker's Agent.

Seller certifies that the information in this statement is true and correct to the best of Seller's knowledge as of the date of Seller's signature.

BUYER SHOULD OBTAIN PROFESSIONAL ADVICE AND INSPECTIONS OF THE PROPERTY TO MORE FULLY DETERMINE THE CONDITION OF THE PROPERTY. THESE INSPECTIONS SHOULD TAKE INDOOR AIR AND WATER QUALITY INTO ACCOUNT, AS WELL AS ANY EVIDENCE OF UNUSUALLY HIGH LEVELS OF POTENTIAL ALLERGENS INCLUDING, BUT NOT LIMITED TO, HOUSEHOLD MOLD, MILDEW AND BACTERIA.

BUYERS ARE ADVISED THAT CERTAIN INFORMATION COMPILED PURSUANT TO THE SEX OFFENDERS REGISTRATION ACT, 1994 PA 295, MCL 28,721 TO 28.732 IS AVAILABLE TO THE PUBLIC. BUYERS SEEKING SUCH INFORMATION SHOULD CONTACT THE APPROPRIATE LOCAL LAW ENFORCEMENT AGENCY OR SHERIFF'S DEPARTMENT DIRECTLY.

BUYER IS ADVISED THAT THE STATE EQUALIZED VALUE OF THE PROPERTY, PRINCIPAL RESIDENCE EXEMPTION INFORMATION, AND OTHER REAL PROPERTY TAX INFORMATION IS AVAILABLE FROM THE APPROPRIATE LOCAL ASSESSOR'S OFFICE. **BUYER SHOULD NOT ASSUME THAT BUYER'S FUTURE TAX BILLS ON THE PROPERTY WILL BE THE SAME AS THE SELLER'S PRESENT TAX BILLS. UNDER MICHIGAN LAW, REAL PROPERTY OBLIGATIONS CAN CHANGE SIGNIFICANTLY WHEN PROPERTY IS TRANSFERRED.**

Seller John McLaren Date: 2/6/2021 | 16:50 EST
 Seller Karen McLaren Date: 2/6/2021 | 17:02 EST

Buyer has read and acknowledges receipt of this statement.

Buyer _____ Date: _____ Time _____

Buyer _____ Date: _____ Time _____

Disclaimer: This form is provided as a service of the Michigan Association of REALTORS®. Please review both the form and details of the particular transaction to ensure that each section is appropriate for the transaction. The Michigan Association of REALTORS® is not responsible for use or misuse of form for misrepresentation or for warranties made in connection with the form.



LEAD-BASED PAINT DISCLOSURE



PURPOSE OF THIS STATEMENT: The information provided in this statement is required to be provided by all sellers of residential housing built before 1978. This statement is required by the Residential Lead-Based Hazard Reduction Act of 1992 (42 U.S.C. 4852d).

RE: THE PROPERTY KNOWN AS **10023 Applegate Ln** **Brighton** **48114-9696**
(Street) (City) (Zip Code)

THE RESIDENCE AT THIS ADDRESS WAS CONSTRUCTED AFTER JANUARY 1, 1978: *(Seller must check one.)*

☒ Yes ☐ No ☐ Unknown

If Yes is checked, omit the rest of this Disclosure and sign below, otherwise, complete the following portion.

LEAD WARNING STATEMENT

Every Purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems and impaired memory. Lead poisoning also poses particular risk to pregnant women. The Seller of any interest in residential real property is required to provide the Purchaser with any information on lead-based paint hazards from risk assessments or inspections in the Seller's possession and notify the Purchaser of any known lead-based hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

SELLER'S DISCLOSURE

^{DS} JM ^{DS} EM 1. **Presence of lead-based paint and/or lead-based paint hazards. (Check the appropriate box below.)**
(Seller must initial)

☐ Known lead-based paint and/or lead-based paint hazards are present in the housing. *(Explain.)*

☒ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

^{DS} JM ^{DS} EM 2. **Records and reports available to the Seller: (Check the appropriate box below.)**
(Seller must initial)

☐ Seller has provided Purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing. *(List documents below.)*

☒ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

^{DS} JM ^{DS} EM 3. **Seller acknowledges that agents have informed Seller of Seller's obligation under 42 U.S.C. 4852d.**
(Seller must initial)

PURCHASER'S ACKNOWLEDGEMENT

^{DS} 4. **Purchaser has received copies of all information listed above and the attached** _____
(Purchaser must initial)

^{DS} 5. **Purchaser has received the pamphlet *Protect Your Family From Lead in Your Home*.**
(Purchaser must initial)

^{DS} 6. **As set forth in the Sales Contract, Purchaser has (Check the appropriate box below):**
(Purchaser must initial)

☐ Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

☐ Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

REALTOR® ACKNOWLEDGEMENT

^{DS} JS 7. **Agent has informed Seller of Seller's obligation under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.**
(Agent must initial)

CERTIFICATION OF ACCURACY

The following parties have reviewed the information and certify, to the best of their knowledge, that the information provided by the signatory is true and accurate.

^{DS} <u>John McLaren</u> (SELLER) John McLaren	2/6/2021 16:50 EST	(DATE)	(PURCHASER)	(DATE)
^{DS} <u>Karen McLaren</u> (SELLER) Karen McLaren	2/6/2021 17:02 EST	(DATE)	(PURCHASER)	(DATE)
^{DS} <u>Tom Stachler</u> (AGENT) Tom Stachler	2/1/2021 21:37 EST	(DATE)	(AGENT)	(DATE)

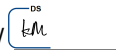
RE: THE PROPERTY KNOWN AS **10023 Applegate Ln**
(Street)**Brighton**
(City)**48114-9696**
(Zip Code)

RESPONSIBILITIES OF SELLERS UNDER RESIDENTIAL LEAD-BASED PAINT HAZARD REDUCTION ACT

Federal law now imposes the requirements listed below on sellers of residential housing **built prior to 1978**.

1. Seller must disclose the presence of any lead-based paint hazards actually known to Seller. This disclosure must be made prior Seller's acceptance of Purchaser's offer. An offer may not be accepted until after the disclosure requirements are satisfied and Purchaser has had an opportunity to review the disclosure language, and to amend the offer, if Purchaser wishes.
 - a. If Seller is aware of the presence of lead-based paint and/or lead-based paint hazards in the property being sold, the disclosure must include any information available concerning the known lead-based paint and/or lead-based paint hazard, including the following:
 - i. Seller's basis for determining the lead-based paint and/or lead-based paint hazards exist;
 - ii. The location of the lead-based paint and/or lead-based paint hazards; and
 - iii. The condition of the painted surfaces.
 - b. If a lead-based paint hazard is not known to Seller, the disclosure must include a statement disclaiming such knowledge.
 - c. Seller must provide a list of any records and reports available to Seller pertaining to lead-based paint and/lead-based paint hazards, copies of which must be provided to Purchaser. (If no such records or reports exist, the disclosure statement should affirmatively so state.)
 - d. The disclosure must include the government-mandated **Lead Warning Statement**, found on page one of this form.
2. Seller must provide Purchaser with a copy of the federal pamphlet entitled *Protect Your Family From Lead In Your Home*. A copy of this pamphlet is available from your REALTOR®.
3. Seller must permit Purchaser a ten (10) day period (unless the parties mutually agree, in writing, upon a different period of time) to have the property tested for lead-based paint before Purchaser becomes obligated under the Sales Contract.

A civil fine of \$10,000 may be levied against any seller or real estate agent who fails to live up to the obligations imposed by this law.

(Initials) Seller  / 

(Initials) Purchaser _____ / _____



DEVON TITLE AGENCY
 3025 Boardwalk Dr., Suite 155
 Ann Arbor, MI 48108
 Phone: 734-372-2800
 Fax: 734-879-2476
www.devontitle.com

PAYOFF REQUEST

File No.: _____

Current Lender Name: Bank of America - HELOC

 Current Lender Phone: _____ Fax: _____
 Current Loan No.: 0404904000

 Property Address: 10023 Applegate Lane Brighton, MI 48114

LOAN SERVICING DEPARTMENT:

You are hereby requested to forward the following information, which must include collateral address and/or liber and page of Mortgage/Lien to be released:

- ☐ Payoff Letter with interest calculated through (NEW SALE) _____
- ☐ Verification of Assignment of loan from previous Lender to current Assignee _____
- ☐ Mortgage Status Letter (LAND CONTRACT DEAL)
- ☐ Assumption Letter and Documents (ASSUMPTION OF EXISTING MORTGAGE)
- ☐ Please freeze the above Equity Line Account as per our request

The undersigned hereby authorizes the above referenced Lienholder/Lender to communicate directly with Devon Title Agency (Title Company) regarding any information pertaining to any Liens/Loans affecting the above referenced property.

Current Mailing Address: 10023 Applegate Lane Brighton, MI 48114

 Phone Number: 810-623-8866

DocuSigned by:

 1EC4D293F2674C4...

_____ Date

037-50-6169

_____ Social Security No.

DocuSigned by:

 4AB6C5E25A2F45E...

_____ Date

234271927

_____ Social Security No.

FAX TO:	Devon Title Agency 734-879-2476
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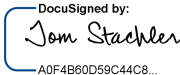
Certificate Of Completion

Envelope Id: A39EDD1B3CFA40B396B5A77707312C84	Status: Completed
Subject: 10023 Applegate Ln - Disclosures and payoff Forms attached	
Source Envelope:	
Document Pages: 5	Signatures: 7
Certificate Pages: 5	Initials: 11
AutoNav: Enabled	Envelope Originator:
Envelopeld Stamping: Enabled	Tom Stachler
Time Zone: (UTC-05:00) Eastern Time (US & Canada)	25800 Northwestern Highway
	Southfield, MI 48075
	tom@re4sale.net
	IP Address: 216.166.81.2

Record Tracking

Status: Original	Holder: Tom Stachler	Location: DocuSign
2/1/2021 7:02:34 PM	tom@re4sale.net	

Signer Events

Tom Stachler		Timestamp
TOM@RE4SALE.NET	DocuSigned by: A0F4B60D59C44C8...	Sent: 2/1/2021 7:06:06 PM
Broker		Viewed: 2/1/2021 9:16:32 PM
Real Estate One		Signed: 2/1/2021 9:37:18 PM
Security Level: Email, Account Authentication (None)	Signature Adoption: Pre-selected Style Using IP Address: 107.126.40.17	

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

John McLaren		Timestamp
jmccla13185@aol.com	DocuSigned by: 1EC4D293F2674C4...	Sent: 2/1/2021 9:37:20 PM
Security Level: Email, Account Authentication (None)		Resent: 2/3/2021 9:36:00 AM
		Viewed: 2/6/2021 4:36:04 PM
		Signed: 2/6/2021 4:50:18 PM
	Signature Adoption: Pre-selected Style Using IP Address: 66.227.143.69	

Electronic Record and Signature Disclosure:

Accepted: 2/6/2021 4:36:04 PM
ID: 2f4c5678-1f15-4167-ad47-2fdb9b6a721c
Company Name: our company

Karen McLaren		Timestamp
karenmcl@aol.com	DocuSigned by: 4AB6C5E25A2F45E...	Sent: 2/1/2021 9:37:21 PM
Security Level: Email, Account Authentication (None)		Resent: 2/3/2021 9:36:01 AM
		Viewed: 2/6/2021 5:01:30 PM
		Signed: 2/6/2021 5:02:50 PM
	Signature Adoption: Pre-selected Style Using IP Address: 174.230.0.65 Signed using mobile	

Electronic Record and Signature Disclosure:

Accepted: 2/6/2021 5:01:30 PM
ID: a9f76d43-9f82-447b-b153-58383efcf524
Company Name: our company

In Person Signer Events

Signature	Timestamp
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Editor Delivery Events

Status	Timestamp
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Agent Delivery Events

Status	Timestamp
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Intermediary Delivery Events

Status	Timestamp
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Certified Delivery Events	Status	Timestamp
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Carbon Copy Events	Status	Timestamp
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assist@re4sale.net	COPIED	Sent: 2/6/2021 5:02:55 PM
assist@re4sale.net		
Security Level: Email, Account Authentication (None)		
Electronic Record and Signature Disclosure: Not Offered via DocuSign		

Witness Events	Signature	Timestamp
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Notary Events	Signature	Timestamp
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Envelope Summary Events	Status	Timestamps
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Envelope Sent	Hashed/Encrypted	2/1/2021 7:06:06 PM
Certified Delivered	Security Checked	2/6/2021 5:01:30 PM
Signing Complete	Security Checked	2/6/2021 5:02:50 PM
Completed	Security Checked	2/6/2021 5:02:55 PM

Payment Events	Status	Timestamps
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Electronic Record and Signature Disclosure
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ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, our company (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through your DocuSign, Inc. (DocuSign) Express user account. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the 'I agree' button at the bottom of this document.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. For such copies, as long as you are an authorized user of the DocuSign system you will have the ability to download and print any documents we send to you through your DocuSign user account for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind, you must withdraw your consent using the DocuSign 'Withdraw Consent' form on the signing page of your DocuSign account. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us and you will no longer be able to use your DocuSign Express user account to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through your DocuSign user account all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact our company:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: jdines@realestateone.com

To advise our company of your new e-mail address

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at jdines@realestateone.com and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your email address..

In addition, you must notify DocuSign, Inc to arrange for your new email address to be reflected in your DocuSign account by following the process for changing e-mail in DocuSign.

To request paper copies from our company

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to jdines@realestateone.com and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with our company

To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your DocuSign account, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an e-mail to jdines@realestateone.com and in the body of such request you must state your e-mail, full name, US Postal Address, telephone number, and account number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

Operating Systems:	Windows2000? or WindowsXP?
Browsers (for SENDERS):	Internet Explorer 6.0? or above
Browsers (for SIGNERS):	Internet Explorer 6.0?, Mozilla FireFox 1.0, NetScape 7.2 (or above)
Email:	Access to a valid email account
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	• Allow per session cookies

	• Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection
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** These minimum requirements are subject to change. If these requirements change, we will provide you with an email message at the email address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the 'I agree' button below.

By checking the 'I Agree' box, I confirm that:

- I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC RECORD AND SIGNATURE DISCLOSURES document; and
- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify our company as described above, I consent to receive from exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by our company during the course of my relationship with you.