

eDisclosure Agreement

AGREE TO RECEIVE DISCLOSURES ELECTRONICALLY

Before we may provide disclosures in an electronic format, we must obtain your consent. Carefully review the agreement, and sign under the "I Agree" below. This agreement is for the receipt of disclosures, not for the content of the disclosures themselves.

YOUR CONSENT TO DO BUSINESS ELECTRONICALLY (THE EDISCLOSURE AGREEMENT)

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain your consent to receive certain Loan Documents from us in electronic form rather than in paper form. With your consent, you will also be able to sign and authorize these Loan Documents electronically, rather than on paper or both.

Before we can engage in this transaction electronically, it is important that you understand your rights and responsibilities. Please read the following and affirm your consent to conduct business with us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" means the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean Hamilton Bank, the Lender with whom You are transacting business for such loan(s).

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YOUR CONSENT

Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loan for which you are applying. If you provide your consent by signing below at the bottom of this Agreement, we will conduct this transaction electronically, instead of providing you with the Loan Documents in paper form.

If a document related to your loan is not available in electronic form, a paper copy will be provided to you free of charge.

Conducting this transaction electronically is an option. If you choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to you.

WITHDRAWAL OF CONSENT

You have the right to withdraw your consent at any time. By declining or revoking your consent, you can do so by signing below under "I Do Not Agree". By declining or revoking your consent to receive eDisclosures, we will provide you with the Loan Documents in paper form.

If you originally consent to receive eDisclosures, but later decide to withdraw your consent, You can do so by notifying Hamilton Bank at:

Phone: 410-823-4510

Address: 501 Fairmount Avenue, Suite 200, Towson, MD 21286

OBTAINING PAPER COPIES

After your consent is given, you may request from us paper copies of your Loan Documents. Please send this request to Hamilton Bank at:

Phone: 410-823-4510

Address: 501 Fairmount Avenue, Suite 200, Towson, MD 21286

SYSTEM REQUIREMENTS

In order to receive eDisclosures, you must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of your eDisclosures for your records.

If the software or hardware requirements change in the future, and you are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to you once you notify us that you are no longer able to access the eDisclosures because of the changed requirement. We will use commercially reasonable efforts to notify you before such requirements change. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty.

HOW WE CAN REACH YOU

You must promptly notify us if there is a change in your email address or in other information needed to contact you electronically. You can contact Hamilton Bank at:

Phone: 410-823-4510

Address: 501 Fairmount Avenue, Suite 200, Towson, MD 21286

I/WE AGREE

_____ Date: _____ email address: _____

_____ Date: _____ email address: _____

I/WE DO NOT AGREE

_____ Date: _____

_____ Date: _____