

**E-SIGN Consent and Disclosure
Election to Receive Electronic Billing Statements, Information and Disclosures**

The Company stated below is currently registered with Guaranty Bank to access GuarantyLine, an Internet access tool that enables you to retrieve your current Construction and Commercial loan information and online billing statements. You have requested that Guaranty Bank discontinue its service of providing you with hardcopy billing statements and other loan information. In order to process your request, Guaranty Bank requires that you consent to the terms and conditions outlined below.

Federal law requires certain disclosures be provided to you and that we advise you of your rights regarding those disclosures. Prior to accessing Guaranty Bank's online application, you must consent to the terms and conditions outlined below.

- Some or all of the disclosures, records, or other information (collectively, "disclosures") related to or stated within your online application will be made available to you in electronic format. Some of these disclosures will not be distributed in paper unless you contact us and request a paper version of a specific record.
- Upon request, the disclosures will be provided to you in paper format at no cost if you send a written request to: Guaranty Bank, Online Application Disclosure Request, Attn: Customer Service, P.O. Box 1149, Austin, TX 78767, or call us at 1-800-288-8822.
- You may withdraw your consent to receive records electronically.
- In order to withdraw your consent, you must contact us in writing at Guaranty Bank, Online Application Consent Withdraw, Attn: Customer Service, P.O. Box 1149, Austin, TX 78767, or call us at 1-800-288-8822.
- Your consent applies to all disclosures, records or other information related to your application.
- To ensure that we are able to provide you with notices and information from time to time, you must update us with any change in your email address. To do so, please contact us in writing at Guaranty Bank, Online Application Email Update, Attn: Customer Service, P.O. Box 1149, Austin, TX 78767, or call us at 1-800-288-8822.
- In order to receive the records electronically the following minimum computer hardware and software requirements must be met: IBM compatible or Macintosh personal computer system with internet connectivity; available hard disk drive space of at least 50 kb; a computer pointing device, such as a mouse; 128-bit SSL (Secure Socket Layer) compatible browser, such as Netscape 4.0 or Internet Explorer 4.0, or higher; Adobe Acrobat® Reader® 5.0, computer monitor capable of displaying internet web pages and graphics; graphical user interface operating system, such as Windows 95, OS8 or later.

By signing below, I certify that, on behalf of the Company named below, I consent to receive disclosures electronically and that I have not withdrawn said consent.

Signature and Printed Name

Date

Title

Company Name