

Disclosure of Right to Receive a Copy of Appraisal

In determining that value of the property established in your loan application, we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your cost. The collection of an appraisal fee does not guarantee a loan approval nor does it affirm a commitment by us to lend.

You are entitled to receive a copy of any appraisal report or valuation developed in connection with your application at least three (3) business days prior to your closing date. A copy of each valuation report developed in connection with your credit application should have been delivered to you at least three (3) or more business days prior to the close date. You may choose to waive the three (3) business day's requirement and still receive a copy of the report beyond this time frame.

Please select from the following 2 options:

<u>C</u> I do not wish to waive the right to those (3) business days. I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I understand I am required to have minimum of (3) business days after receipt to review my appraisal report.

_____ I hereby acknowledge receipt of this Appraisal Report Disclosure and understand my right to a copy of the appraisal report. I further acknowledge and agree to waive receipt of a copy of my appraisal report 3 business days prior to closing in order to close my loan as scheduled.

I/We want the appraisal report to be sent:

By mail to my residence

 By e-mail:

Loan number:

Property Address:

Borrower's Name & Signature

Borrower's Name & Signature

Date

Please sign over printed name

Please sign over printed name

If you have questions regarding this proargaegehaethcess, please contact your mortgage broker as soon as possible.

Date