

APPRAISAL / VALUATION ACKNOWLEDGEMENT

Borrower(s):

Property Address:

You are entitled to receive a copy of any appraisal report or valuation (“Valuation Report”) developed in connection with your application for credit 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 already been delivered to you, allowing you at least three (3) or more business days to review it prior to the closing of your loan.

The Equal Credit Opportunity Act (Regulation B) and the Appraiser Independence Requirements allow you to waive the three-day waiting period between receipt of the appraisal or valuation and the closing of your loan.

If you wish to proceed with the loan closing, your signature will acknowledge either (CHECK ONE):

- Your receipt of the appraisal report three or more business days prior to your loan closing (Date Copy of Appraisal or Valuation Received: _____)

Or, alternatively,

- That you are waiving your right to review the appraisal or valuation report three or more business days prior to the closing of your loan.

Date

Date