

DATE: .

BORROWER(S):

LOAN NO:

PROPERTY ADDRESS:

LENDER:

Appraisal Report Delivery Disclosure

If we obtained a written appraisal developed in connection with your mortgage loan application (other than a Home Equity, government FHA insured or VA guaranteed mortgage), you are entitled to receive a copy of any written appraisal report(s) concerning the subject property at least three (3) days prior to your loan closing.

While we will try to provide you with a copy of any written appraisal report(s) concerning the subject property in a timely manner, there may be times when it is not feasible to do so. In that case, if you wish to exercise the three (3) business day review, you must tell your loan processor at least 24 hours prior to the scheduled closing date to delay your loan closing. When you do not properly notify us, or when you execute closing documents, you will be deemed to have waived this requirement. We will still provide you with a copy of the written appraisal report(s) no later than loan closing.

You will not be required to pay an additional amount to us to receive a copy of any written appraisal report(s).

Any written appraisal report(s) obtained in connection with your loan application was prepared solely for our use in evaluating a request for an extension of credit. The written appraisal report(s) should not be relied upon by you or any other person or entity. We make no express or implied representation or warranty of any kind to any person or entity, and we expressly disclaim any liability to any person or entity with respect to the property valuation.

By my (our) signature(s) below, we certify that we have received a copy of this disclosure, understand the rights and responsibilities afforded by this disclosure and have been given the opportunity to ask any questions we may have regarding the rights, responsibilities and implications involved. We further understand and agree that in the event we did not receive three (3) days to review the appraisal, executing the closing documents will be deemed as a waiver of that right.

Please provide an e-mail address for the delivery of the appraisal report.

My e-mail address is: _____

Borrower: _____ Date: _____

Borrower: _____ Date: _____