APPRAISAL REPORT DELIVERY INITIAL DISCLOSURE

Date:

Lender:

Borrower(s):

Property Address:

Under our policies and procedures related to compliance with the Home Valuation Code of Conduct, if we use an appraisal report in connection with your residential mortgage loan application (other than a FHA or VA government insured or guaranteed mortgage), you are entitled to receive a copy of the appraisal report at least three business days prior to signing your loan documents (called "closing").

You will not be required to pay an additional amount to us to receive a copy of the appraisal report.

You may waive the three business day advance delivery of the appraisal report. If the appraisal report is not provided to you three business days in advance of your estimated closing date, you will be deemed to have waived this requirement if you have not told us that you want to postpone the closing of your loan. If you wish to exercise your right to the three business day review of your appraisal report, you must inform us at least 24 hours prior to the scheduled closing time to give us enough time to delay your closing.

By executing closing documents, you will be deemed to have waived the three-day requirement. If the three-day requirement is waived, we will provide you with a copy of the appraisal report no later than loan closing.

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

Email address for report delivery:_____

_____ _____

Borrower Date Borrower Date