

ACKNOWLEDGMENT OF RECEIPT
OF APPRAISAL REPORT(S) OR
WRITTEN VALUATION(S)

Loan Number:

Date:

Lender:

Borrower:

Property Address:

Under federal law and as earlier disclosed in the “Advance Delivery of Valuation Report Disclosure,” the creditor/lender is required to provide you a copy of all appraisals and/or other written valuations developed in connection with your application for credit that is to be secured by a first lien on a dwelling. The creditor/lender is required to provide a copy of each such appraisal and/or written valuation, at no additional cost to you, promptly upon completion, or at least three (3) business days prior to signing of your loan documents (also called the loan closing), whichever is earlier. You may have had the right to waive this three-day timing requirement.

By signing below, you hereby either (i) acknowledge receipt of the appraisals and/or other written valuations developed in connection with your loan on the above-referenced property, no later than three (3) business days prior to your loan closing, or (ii) acknowledge your earlier waiver of the three-day timing requirement and have agreed to receive a copy of the appraisals and/or other written valuations no later than at the time of the loan closing. In either instance, by signing below, you understand that the loan closing ends our three-day advance delivery requirement.

Borrower	Date
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Borrower	Date
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Borrower	Date
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Borrower	Date
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ADVANCE DELIVERY OF VALUATION REPORT DISCLOSURE

Date:
Loan Number:
Case Number:
Borrower:
Lender:
Property Address:

In connection with your application for credit, 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 own cost.

Under federal law, we are required to provide you with a copy of all appraisals and/or other written valuations ("Valuation Report") developed in connection with your application for credit.

We are generally required to provide a copy of each Valuation Report promptly upon completion, or at least three (3) business days prior to the signing of closing documents (also called the loan closing), whichever is earlier. You will not be required to pay an additional amount to us to receive a copy of each Valuation Report.

While we try to provide you with all Valuation Reports in a timely manner, there may be instances where this is not feasible for any given Valuation Report. In those instances, you may have the ability under federal law to timely waive the three business day review of a Valuation Report to avoid a delay in your closing. Regardless of your execution of any such waiver, you will still receive a copy of the Valuation Report no later than loan closing. If you exercise a waiver, you will need to sign a Waiver of Advance Delivery of Appraisal Report(s) or Written Valuation(s), and return a signed copy to your lender in accordance with applicable law.

Any Valuation Report developed in connection with your application for credit should not be relied upon by you, any other person or legal entity. We make no express or implied representation or warranty of any kind relative to any such Valuation Report, and we expressly disclaim any liability to you, any person or legal entity with respect to any Valuation Report developed in connection with your application for credit.

If there are multiple applicants on the application for credit, only the primary applicant is required to sign below. The primary applicant is the applicant named first on the application for credit, unless the application for credit expressly indicates otherwise.

Thank you for considering us for your home financing needs.

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Waiver of Advance Delivery of
Appraisal Report(s) or Written Valuation(s)

Loan #:
Date:
Lender:
Borrower:
Property Address:

IMPORTANT: I recognize that I am not required to sign this waiver document, and in some circumstances, I may not be permitted to waive certain advance delivery requirements for appraisals. I will only sign this waiver document after reading it and understanding what rights are being waived.

I understand that I am entitled to receive a copy of all appraisals and other written valuations developed in connection with my application for credit on the above-referenced property, even if my loan does not close. The creditor/lender is required to provide a copy of each such appraisal and/or written valuation promptly upon completion, or at least three (3) business days prior to close of the loan transaction, whichever is earlier.

I also understand that I have the option to waive the three-day timing requirement for advance delivery of appraisals and/or written valuations and agree to receive any one or all copies at or before closing of the loan transaction, unless the waiver is prohibited by law.

If I do not sign this waiver document and return it to creditor/lender, I also understand my loan closing will be delayed to accommodate the three (3) business day period required by law.

By signing below, I waive the three-day timing requirement and agree to receive all copies of appraisal reports and/or written valuations developed in connection with my application for credit at or before closing of my loan. I understand I may receive such reports as late as the day of closing. I understand that because I am signing this waiver document, I may not have time to review the copies of the appraisals and/or written valuations and ask questions prior to my closing date.

If there are multiple applicants on the application for credit, only the primary applicant is required to sign below to make the waiver effective. The primary applicant is the applicant named first on the application for credit, unless the application for credit expressly indicates otherwise.

If I have any questions about this waiver, I may contact my mortgage loan originator.

Borrower	Date
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Borrower	Date
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Borrower	Date
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Borrower	Date
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