

THREE DAY APPRAISAL DELIVERY WAIVER

Loan Number:

Date:

Borrower Name(s):

Property Address:

Lender: CMG Mortgage, Inc.
3160 Crow Canyon Road, Suite 400
San Ramon, CA 94583

You are entitled to receive copies of appraisal reports and other written valuations obtained in connection with your application for credit at least three business days prior to the closing of your loan. You have the right to waive the three business day review period, so long as your loan is not considered a covered "higher-priced mortgage loan" under the Truth in Lending Act (TILA).

ACKNOWLEDGEMENT

By signing below, I acknowledge the following:

- 1) I understand that I have the right to receive a copy of the appraisal reports and other written valuations obtained in connection with my loan application three or more business days prior to my loan closing;
- 2) I am exercising my right to waive the three business day review period prior to closing;
- 3) If my loan is a covered "higher-priced mortgage loan" under TILA, I will be required to receive my appraisal reports and other written valuations at least three business days prior to closing; and
- 4) I understand that, regardless of whether I sign this waiver, I will receive a copy of the appraisal reports and other written valuations at or before closing.

Borrower Signature

Date

Borrower Signature

Date