Date: _____

Loan Number: _____

Property Address: _____

You are entitled to receive copies of appraisal reports and other written valuations obtained in connection with your application for credit at least 3 business days prior to the closing of your loan. You have the right to waive the 3 business-day waiting period, so long as your loan is not considered a covered "higher priced mortgage loan" under the Truth in Lending Act (TILA).

You may execute this agreement at any time during your application's approval process. Signing this waiver authorizes LenderMac to provide you with any valuation materials used when reviewing your loan application at the consummation of your loan, except where otherwise prohibited by law. Should closing not occur, LenderMac must send the valuation no less than 30 days after determining closing will not occur.

ACKNOWLEDGEMENT

By signing below, I acknowledge the following:

1) I understand that I have the right to receive a copy of the appraisal reports 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 3-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 at least 3 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 at or before closing.

Borrower First & Last Name	Co-Borrower First & Last Name
Borrower Signature Date	Co Borrower Signature Date

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