

Disclosure Date:		
Loan Number:		
Lender:		
Borrower Name(s):		
Property Address:		
City:	State:	Zip Code:

You are entitled to receive a copy of the appraisal report(s) 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).

**ACKNOWLEDGEMENT**

By signing below, I acknowledge the following:

1. I understand that I have the right to receive a copy of the appraisal report 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 report 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 report at or before closing.

\_\_\_\_\_  
Borrower’s Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower’s Signature

\_\_\_\_\_  
Date