NOTICE OF RIGHT TO RECEIVE COPIES OF APPRAISAL REPORT

Guarantor Name:

Guarantor Address:

Loan Number:

Subject Property Address (if multiple, please list each):

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, you are entitled to receive and review a copy of any valuation report, including appraisals, that we obtain on your behalf and which concern the above-referenced subject property at **least three (3) business days prior to the closing of your loan.**

However, to avoid the possible postponement of your loan closing date due to delays in the delivery of these valuation report(s), federal laws allow you to waive the above-referenced three (3) business day timing requirement by signing and returning the "Waiver of Valuation Report Delivery Deadline" below. Please note that by signing and providing us with the below waiver, you do not relinquish your right to receive a copy of the valuation report(s): you will still receive a copy of any valuation report at or prior to closing.

WAIVER OF VALUATION REPORT DELIVERY DEADLINE

By signing below, I hereby waive the timing requirement to receive a copy of all valuation reports, including appraisals, concerning the property listed above at least three (3) business days prior to the closing of my/our loan. I understand that by selecting this option I will still receive a copy of any valuation report, including the appraisal, before or at the time of closing.

By signing below signor acknowledges that Loan Concierge is a service provider acting on behalf of Lender/Broker. Furthermore signor provides Consent and Authorization to Loan Concierge, together with its Lender/Broker successors and/or assigns to provide signor with any authorizations, agreements, disclosures, notices, documents, and/or other information in connection with signor's mortgage loan transaction.

Guarantor's Signature: Date: