

APPRAISAL NOTIFICATION AND ACKNOWLEDGMENT

Pursuant to the Home Valuation Code of Conduct (“HVCC”) adopted by the Federal National Mortgage Association (“FNMA”) and Federal Home Loan Mortgage Corporation (“FHLMC”), effective May 1, 2009, you are entitled to receive a copy of the appraisal report concerning the property subject to your loan transaction.

Please select the appropriate option below by placing an “X” on the line in front of the statement.

_____ The undersigned borrower(s) hereby acknowledge that he/she/they received the appraisal report at least three (3) days prior to the closing of the loan.

_____ The undersigned borrower(s) hereby waive their right to receive a copy of their appraisal report prior to closing, but reserve all other rights they have to receive the appraisal pursuant to the Equal Credit Opportunity Act.

Borrower

Date

Borrower

Date