

NOTICE ABOUT APPRAISAL OF YOUR PROPERTY DISCLOSURE

1. If your mortgage loan meets certain requirements, your lender may decide not to obtain an appraisal of your property as a condition for approving or granting your mortgage loan. A decision by your lender not to obtain an appraisal would be strictly for loan processing purposes and would not mean the lender has valued your property. Therefore, you should not rely on such a decision as support of the value of your property or for any other purpose.
2. You may decide that you want an appraisal to protect your own interests in the transaction. For example, you may decide to obtain an appraisal of your property in order to confirm that you are not paying too much for the property.
3. If you decide that you want an appraisal to be performed to protect your interests in the transaction, you will be required to pay for the appraisal.

By signing in the space below, you agree that your lender may approve and grant your mortgage loan **WITHOUT obtaining an appraisal** of your property.

Signature

Date

Signature

Date

PROPERTY OWNERSHIP AFFIDAVIT

Lender:

Property:

I (We), _____, have read and understand the following statements regarding the property address stated above.

I (We) purchased or owned this property at least six (6) months preceding the date of application.

This property has not been listed for sale six (6) months or more from the date of application and if this property was listed for sale, I (we) took it off the market on or before the date of application.

By signing in the space below, I (we) agree the above statements are true and accurate.

(Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)