



## ECOA Appraisal & Waiver Disclosure

Borrower(s)		Date	
Property Address			
Loan Number			

The ECOA appraisal valuation rule requires that: "A creditor shall mail or deliver to an applicant, not later than the third business day after the creditor receives an application for credit that has to be secured by a first lien, a notice in writing of the applicant's right to receive a copy of all written appraisals developed in connection with the application".

Additionally, the borrower has the right to waive their right to review any appraisal or other written valuation at least three (3) business days prior to the closing date and agree to receive copies of any appraisal or other written valuation at or prior to closing, except where otherwise prohibited by law. By the borrower waiving their right, the borrower is not relinquishing their right to receive a copy of any appraisal or other written valuation. A copy of any appraisal or other written valuation will be provided at or prior to closing for borrowers that waive their timing requirement.

### ACKNOWLEDGEMENT OF RECEIPT

Please check one of the options below.

- ☐ I/We hereby acknowledge receipt of this ECOA Appraisal & Waiver Disclosure and understand my/our right to a copy of any appraisal or other written valuation. By checking this box and signing below, I/we acknowledge and agree to waive receipt of a copy of my/our appraisal or other written valuation within three (3) business days prior to the closing date in order to close my/our loan as scheduled. I/we understand I/we will receive any appraisal or other written valuation at or prior to closing.
- ☐ I/We hereby acknowledge receipt of this ECOA Appraisal & Waiver Disclosure and understand my/our right to a copy of any appraisal or other written valuation. By checking this box and signing below, I/we do not choose to waive my/our right to a copy of any appraisal or other written valuation within three (3) business days prior to the closing date. In the unlikely event that the creditor is unable to deliver a copy of any appraisal or other written valuation to you three (3) business days prior to your closing, your closing date will be postponed and a new closing date will be scheduled.

In some cases, an appraisal or other written valuations may not be required to approve your mortgage; if that is the case, the creditor will not provide a copy of any appraisal or other written valuation.

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