

Appraisal / Valuation Borrower Acknowledgement

Date: _____

Loan #: _____

Borrower: _____

Property Address: _____

You are entitled to received a copy of any appraisal report or valuation ("Valuation Report") developed in connection with your application for credit at least three (3) business days prior to your closing date. A copy of each Valuation Report developed in connection with your credit application should have been delivered to you at least three (3) or more business days prior to the closing date.

If you wish to proceed with our closing, your signature will acknowledge either:

1. Your receipt of each Valuation Report three (3) or more business days prior to your loan closing, **or**, alternately,
2. That you previously waived your right to receive a copy of any Valuation Report developed in connection with your credit application three (3) or more business days prior to the closing date.

Borrower signature

Date

Co-Borrower signature

Date

Lender Certification of Appraisal Delivery

- ✓ *MSI requires a lender certification of Appraisal Delivery when an Appraisal Management Company has not issued copies of the Appraisal/Valuations to the Borrowers.*
- ✓ *Additionally, the AIR Lender Certification is required when an AMC is not used.*

This form certifies that the Lender has delivered to the Borrower a copy of each appraisal report or valuation developed in connection with their application for credit. The information below indicates the date the Borrower was sent a copy of the appraisal a minimum of three business days⁽¹⁾ prior to closing.

Loan # _____ Closing (signing) Date: _____

Lender Name : _____

Borrower Name: _____

Property Address: _____

Valuation Type	Date Completed (2)	Date Sent	Delivery Method (3)	Delivery Date (4)

1) **Business Day** is defined as when the creditor's offices are open to the public for carrying on substantially all of its business functions.

2) **Date Completed** refers to the receipt of the last version of the appraisal or other written valuation plus any review that is conducted.

3) MSI approves the following methods of delivery: Electronic delivery or USPS (postal mail).

4) **Delivery Date:** If Electronic, delivery occurs when the Borrower opens the email. If sent USPS, delivery is assumed on the 3rd business day. Closing may occur on the 3rd business day after delivery.

Should the Borrower have executed a waiver of receipt of the above referenced valuations or appraisals three business days prior to closing, the Lender further certifies that the following valuations were delivered on or before the closing (signing) date listed above and the loan is not a Higher Priced Mortgage Loan as defined by regulation

(**Important Note:** HPML loans require delivery three business days prior to close/signing and this **requirement may not be waived.**)

Authorized Signer/Printed Name

Printed Title

Authorized Signer/Signature