

NOTICE OF RIGHT TO COPY OF APPRAISAL (ECOA)

Borrower(s):

Date:

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

This notice is being provided to you pursuant to 12 CFR § 1002.14(a).

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.

You will be provided a copy of each appraisal or written valuation concerning this property promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier.

You may request a reconsideration of value (ROV) if you have concerns regarding the accuracy of your appraisal or written valuation report. Contact your lender for information about the reconsideration of value (ROV) process.