



The power of yes.

APPRAISAL: WAIVER OF 3-DAY DELIVERY

Disclosure Date:

Loan Number:

Lender: A&D Mortgage, LLC (NMLS # 958660)

Borrower Names(s):

Property Address:

You are entitled to receive copies of appraisal reports and other written valuations obtained in connection with your application for credit at least 3 business days prior to the closing of your loan. You have the right to waive the 3 business-day waiting period, so long as your loan is not considered a covered “higher priced mortgage loan” under the Truth in Lending Act (TILA).

You may execute this agreement at any time during your application’s approval process. Signing this waiver authorizes A&D Mortgage to provide you with any valuation materials used when reviewing your loan application at the consummation of your loan, except where otherwise prohibited by law. Should closing not occur, A&D Mortgage must send the valuation no less than 30 days after determining closing will not occur.

ACKNOWLEDGEMENT

By signing below, I acknowledge the following:

- 1) I understand that I have the right to receive a copy of the appraisal reports obtained in connection with my loan application three or more business days prior to my loan closing,
- 2) I am exercising my right to waive the 3-business day review period prior to closing,
- 3) If my loan is a covered “higher priced mortgage loan” under TILA, I will be required to receive my appraisal reports at least 3 business days prior to closing, and
- 4) I understand that, regardless of whether I sign this waiver, I will receive a copy of the appraisal reports at or before closing.

Borrower Signature

Date