



APPRAISAL WAIVER: ALL VALUATIONS

Loan Number:

Date:

Borrower Name(s):

Property Address:

Lender: AMERICAN FINANCIAL NETWORK INC DBA: ORION LENDING
770 THE CITY DRIVE SOUTH, SUITE 1100
ORANGE, CA 92868

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

ACKNOWLEDGEMENT

I acknowledge the following:

- I understand that I have the right to receive a copy of the appraisal reports and other written valuations obtained in connection with my loan application at least three or more business days prior to my loan closing.
- If my loan is a covered "higher-priced mortgage loan" under TILA, I will be required to receive my appraisal reports and other written valuations at least three business days prior to closing and do not have the option of waiving this right.

MUST SELECT ONE OPTION BELOW:

I AGREE to exercise my right, if available, to waive the timing requirement to receive a copy of all appraisal reports or valuations prior to closing and understand, despite this waiver, copies may still be provided to you before closing, if required by law.

OR

I DO NOT AGREE to waive my right to receive a copy of the appraisal report at least three business days prior to closing. Upon completion of such appraisal reports or valuations, I wish to receive my copy at least three business days prior to closing.

SIGNATURE

DATE

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