

Borrower(s) [REDACTED]



Loan Number: [REDACTED]

Property Address: [REDACTED]

APPRAISAL DELIVERY and WAIVER OF WAITING PERIOD

At Fifth Third Mortgage, we are committed to providing a quality mortgage loan experience that is efficient, effective and tailored to your situation. To that end, please review this document to understand your rights and express your preference for how you would like Fifth Third Mortgage to process your mortgage loan application.

According to federal law, you are entitled to promptly receive a copy of any appraisal report or valuation concerning the property subject to your mortgage loan application. You may be charged for the actual cost of the appraisal, but any copies must be provided to you at no additional cost at least three (3) days prior to the closing of your loan. Under certain circumstances, federal regulation permits you to waive the three (3) day requirement.

Please indicate your preferred option by signing only in the box which represents your choice for how Fifth Third Mortgage should handle your mortgage loan application with respect to delivery of appraisal reports or valuations and the applicable three (3) day waiting period. No matter which option you choose below, Fifth Third Mortgage will provide you a copy of any appraisal or valuation developed in connection with your mortgage loan application, even if your mortgage loan does not close.

In either event, the undersigned borrower(s) hereby acknowledge that he/she/they may be required to reimburse Fifth Third Mortgage for the actual cost of the appraisal.

WAIVER OPTION - The undersigned borrower(s) hereby acknowledge that he/she/they understand their right to receive, at no cost, copies of any appraisal reports or valuations developed in connection with the mortgage loan **AND AGREE to WAIVE** their right to receive all copies of the appraisal reports or valuations at least 3 days before closing, unless otherwise prohibited.

[REDACTED] 10/8/14

Signature	Date	Signature	Date
Signature	Date	Signature	Date

NON-WAIVER OPTION - The undersigned borrower(s) hereby acknowledge that he/she/they understand their right to receive, at no cost, copies of any appraisal reports or valuations developed in connection with the mortgage loan **AND DO NOT** wish to waive any right to receive all copies of the appraisal reports or valuations at least 3 days before closing.

Signature	Date	Signature	Date
Signature	Date	Signature	Date

Loans are subject to credit review and approval. Fifth Third Mortgage Company, 5001 Kingsley Drive, Cincinnati, OH 45227 an Illinois Residential Mortgage Licensee. Fifth Third Mortgage is the trade name used by Fifth Third Mortgage Company and Fifth Third Mortgage-MI, LLC Equal Housing Lender.

CONFIDENTIAL

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