



Borrower: _____

Property Address: _____

I am aware that my loan is NOT locked in at the time of application.

OR

I am requesting that my loan be locked in at _____ interest rate for _____ days.

Loan Program _____ Lock Date _____

Notes: _____

Notice of Right to Receive a Copy of Appraisal

You have the right to a copy of the appraisal report obtained in connection with your application for credit provided that, if required, you have paid for or willing to pay for the appraisal. You can get a copy of this report by writing to us at 400 South Ramona #116 Corona, CA 92879. We must hear from you no later than 90 days after you are notified about the action taken on your credit application. (If you withdraw your application, you must make your request for an appraisal report within 90 days of the withdraw.) You can telephone us, instead of writing, but by doing so you are not assured of preserving your rights.

Credit Report and Appraisal

The Borrower hereby authorizes an investigation by a credit bureau designated by the Lender. The Borrower hereby authorizes an appraisal to be performed on the property by an appraisal designated by the Lender. The Borrower hereby agrees to pay upon demand all charges incurred for such credit reports and appraisal fees by the Lender and hereby authorizes such funds, if deposited in escrow, to be released to the Lender upon demand. The Borrower hereby acknowledges that the appraisal and credit report are the property of the Lender and shall remain the property of the Lender whether or not the Lender commits to make a mortgage loan.

Borrower

Date

Co-Borrower

Date