OAKTREE FUNDING
CORP.

Borrower Appraisal Disclosure

Under the Home Valuation Code of Conduct, the appraisal of your property subject to this mortgage loan request must be ordered by your lender. You will be required to pay for the appraisal of your property. This appraisal fee may be non-refundable unless otherwise required by law. The collection of this appraisal fee does not guarantee a loan approval and is not a commitment to lend.

You are entitled to receive a copy of your property appraisal report no later than three business days prior to the closing of your mortgage loan transaction. If you do not receive a copy of your appraisal report at least three business days prior to the loan closing date, you will be required to postpone your closing for three business days from the date you received the appraisal.
At your discretion, the following two options are available to you at this time. Please select from the following options:

_____ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I understand I am required to have a minimum of three business days after receipt to review my appraisal report. I do not wish to waive the right to those three business days.

_____ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I hereby waive my rights to have a minimum of three business days after receipt to review my appraisal report.

_____ _____

Applicant Signature Date Applicant Signature Date

223 North Mountain Avenue * Upland, Ca 91786 * 909-982-5945 * Fax 909-474-8841
"YOUR LENDER FOR FHA/VA/CONV/HOME IMPROVEMENT& DEBT CONSOLIDATION LOANS"