

Appraisal Waiver Disclosure

Date: _____

Loan #: _____

Borrower Name: _____

If your mortgage loan meets certain requirements, Homebridge Financial Services, Inc. may decide not to obtain an appraisal of your property as a condition for approving or granting your mortgage loan. The decision by Homebridge Financial Services, Inc. to not obtain an appraisal would be for loan processing purposes only and would not mean that Homebridge Financial Services, Inc. has valued your property. Therefore, you should not rely on such a decision as support of the value of your property or for any other purpose.

If you decide that you want an appraisal to be performed to protect your interest in the transaction, **you will be required to pay for the appraisal.**

By signing below, you agree that Homebridge Financial Services, Inc. may approve and grant your mortgage loan **WITHOUT obtaining an appraisal** of your property.

Borrower Signature

Date

Borrower Signature

Date