

APPRAISAL: WAIVER OF 3-DAY DELIVERY

Disclosure Date:

Loan Number:

Lender: Mega Capital Funding, inc

Borrower Name(s):

Property Address:

You are entitled to receive a copy of the appraisal report(s) obtained in connection with your application for credit at least 3 business days prior to the closing of your loan. You have the right to waive the 3 business-day waiting period, so long as your loan is not considered a covered "higher priced mortgage loan" under the Truth in Lending Act (TILA).

ACKNOWLEDGEMENT

By signing below, I acknowledge the following:

- 1) I understand that I have the right to receive a copy of the appraisal report obtained in connection with my loan application three or more business days prior to my loan closing,
- 2) I am exercising my right to waive the 3 business-day review period prior to closing,
- 3) If my loan is a covered "higher priced mortgage loan" under TILA, I will be required to receive my appraisal report at least 3 business days prior to closing, and
- 4) I understand that, regardless of whether I sign this waiver, I will receive a copy of the appraisal report at or before closing.

Borrower Signature

Date

Borrower Signature

Date