



United Fidelity Funding Appraisal Disclosure

Under the Federally regulated guidelines known as Appraisal Independence Regulations aka "AIR", the appraisal of your property subject to this loan request must be ordered by an independent appraisal management system. United Fidelity Funding has an internal automated system in place to ensure we are in compliance. Your loan officer can facilitate this order through our secure website. You will be required to pay for the property appraisal order with a credit card or check. The automated system will validate your credit card or check information and will be ordering the appraisal on your behalf. If the information provided by you is incorrect, or otherwise invalid, a representative from our corporate office may contact you directly (or may contact your loan officer) to obtain the correct information. The appraisal fee you pay is NON refundable unless otherwise required by law. The collection of this appraisal fee does NOT guarantee a loan approval and is NOT a commitment by your loan officer and or United Fidelity Funding, Corp.

You are entitled to receive a copy of the appraisal report as well as any other documents which are used to evaluate the value of the property received by United Fidelity Funding, Corp concerning the subject property not later than three (3) business days prior to closing your loan transaction. If you do not receive a copy of the appraisal report three (3) business days prior to closing, you will be required to postpone your closing for three (3) business days from the date you received the appraisal.

At your discretion the following two (2) 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 (3) business days after receipt to review my appraisal report. I do not wish to waive the right to those three (3) 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 (3) business days after receipt to review my appraisal report.

Borrower Signature

Date

Co-Borrower Signature

Date