



ECOA Valuation Rule Delivery Waiver Agreement

Thank you for submitting your loan application to Citadel Servicing Corporation ("CSC").

Federal Law required that CSC is to inform you within three days of receiving your mortgage loan application that you will promptly get a copy of any appraisal used to decision your loan application. This form is titled "Disclosure of Right to Receive a Copy of Appraisal" and is part of initial disclosure packet.

This same law also requires that CSC is to:

- Give you a free copy of any valuation used to decision your loan, which may include commonly used reports like appraisal reports, automated valuation model reports, or broker's price opinions.
- Provide you with these copies promptly after the reports are completed, or three days before your loan closes, whichever is earlier.
- Provide you with all or the most recent valuation copy to you promptly, even if your loan does not close.
- Ask you if you would like to waive the delivery deadline right so that any or the most recent valuation used to decision your loan application can be provided to you at closing.

This notice serves as a waiver for the delivery of valuation(s) or any corrected valuation(s) as noted in the Equal Opportunity Act Valuations Rule.

By signing this agreement, CSC will provide you with the most recent valuation(s) used to decision your application at the closing or within 3 days of closing, except where otherwise prohibited by law. By signing this form, you will also allow CSC to send you the most recent valuation(s) no less than 30 days later should closing not occur.

To consent to this agreement please print and sign this document and return it with your signed initial disclosure packet.

SIGNATURE

SIGNATURE

Peter Wilson

3/7/2019

PRINTED NAME

DATE

PRINTED NAME

DATE