

**NOTICE ABOUT APPRAISAL OF YOUR PROPERTY**

1. If your mortgage loan meets certain requirements, your lender may decide not to obtain an appraisal of your property as a condition for approving or granting your mortgage loan. A decision by your lender not to obtain an appraisal would be strictly for loan processing purposes and would not mean the lender 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.
2. You may decide that you want an appraisal to protect your own interests in the transaction. For example, you may decide to obtain an appraisal of your property in order to confirm that you are not paying too much for the property.
3. If you decide that you want an appraisal to be performed to protect your interests in the transaction, you will be required to pay for the appraisal.

**Please Complete for Refinance Only:**

- I have owned the subject property since \_\_\_\_\_.

I hereby certify the subject property \_\_\_ **is** or \_\_\_ **is not** listed for sale at the time of application for the subject refinance.

_____	_____
Borrower	Date
_____	_____
Co-Borrower	Date