APPRAISAL DISCLOSURE

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Borrower Name(s):	Lender:				
Property Address:	Date:				
	Loan Number:				
You have the right to a copy of the appraisal report obtained in connection with your application for credit provided that, if required, you have paid for or are willing to pay for the appraisal. You can get a copy of this report by writing to us at the address listed above. We must hear from you no later than 90 days after you are notified about the action taken on your credit application. (If you withdraw your application, you must make your request for an appraisal report within 90 days of the withdrawal.) You can telephone us, instead of writing, but by					
			doing so you are not assured of preserving your rights.		
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Ellie Mae, Inc. Form AppDisc (3/95)