

**Election Regarding Waiver of Right to Receive Copies
of Appraisals/Valuations Three Days Before Closing**

VETERAN
Loan #: UAT.72-107407A
MIN: 100057400002127514

DATE: OCTOBER 5, 2018

LENDER NAME: PULTE MORTGAGE LLC

BORROWER NAME: JACIE TEST VETERAN

PROPERTY ADDRESS: 478 GREENWAY CIR, ALAMO, CA 94507

You are entitled to receive a copy of all appraisals and/or other written valuations developed in connection with your mortgage loan application for the above subject property, promptly upon completion or 3 business days before the closing of your loan, whichever is earlier.

The timing for obtaining a valid appraisal/valuation is dependent on many factors, especially when your home is being constructed. Pulte Mortgage strives to obtain all required appraisals/valuations so as to ensure timely delivery of appraisal/valuation documents. Pulte Mortgage sends all property appraisal/valuations after completed review which is typically 3 or more days before closing. However, there are rare circumstances that could cause an appraisal to not be available until right before your closing date.

Because of these circumstances, you have the option to waive the requirement to receive the appraisal/valuation at least 3 business days before closing to avoid any potential closing delays. If you waive this timing requirement, you will still receive your property appraisal/valuation upon completed review and Pulte Mortgage LLC will always provide a copy of the reviewed appraisal/valuation at or before closing.

You are **not** required to waive the timing requirement. If you choose not to waive it at this time, Pulte Mortgage may ask for such waiver from you in the future, if we believe that circumstances don't allow for delivery of the appraisal/valuation 3 days before closing. If we do ask again, we will submit a request for the waiver to you at least 3 business days before the scheduled closing date. Also, the option to waive the timing requirement does not apply if your application is for a "higher-priced mortgage loan" (as defined under the Truth in Lending Act).

Waiver Election

I have read the above Notice and make the following election:

- Yes, to accommodate my scheduled closing date should the appraisal/valuation not be available 3 business days prior to closing, I hereby elect to waive the timing requirement to receive a copy of any and all appraisal reports and written valuations concerning the subject property listed above at least 3 business days before the closing of the loan. I understand that I will always receive copies of all appraisals/valuations from Pulte Mortgage at or before the closing of my loan.
- No, I do not elect to waive the timing requirement. I understand that this could delay my closing date, if Pulte Mortgage does not have sufficient time to deliver the appraisal/valuation to me at least 3 business days before my scheduled date. (Please note that whether the closing may be delayed may be subject to the terms of your home purchase agreement.)

If you have any questions, please contact your Loan Consultant or Loan Processor.

JACIE TEST VETERAN 10/05/2018 01:33:55 PM MDT

- BORROWER - JACIE TEST VETERAN - DATE -

