



APPRAISAL REPORT WAIVER DISCLOSURE

Loan Number: _____

Borrower(s): _____

Property Address: _____

I understand that my application for a loan was underwritten using an Automated Underwriting System and as such an appraisal report is NOT required.

I agree to this condition and agree that T.J. FINANCIAL, INC. and any other third party to this transaction has made NO representations or warrants that any kind of property review, appraisal or valuation of the property I am purchasing or refinancing has been made.

This does not warrant that the property sales price (or estimated value used to process the loan for a refinance transaction, as applicable) as the value for the transaction represents the actual value of the subject property.

Refinance transactions: I also certify that the property is not currently under construction, has not been listed for sale during the past six months, and is not currently for sale.

I have read and understand this document and agree to hold T.J. FINANCIAL, INC. harmless from any cause arising from my agreement to waive the appraisal report.

Borrower's Signature

Borrower's Signature

Date

Date

Borrower's Signature

Borrower's Signature

Date

Date