WAIVER OF REQUIREMENT TO DELIVER APPRAISAL

(THREE DAYS PRIOR TO LOAN CLOSING)

Date:			
Loan Number:			
Borrower:			
Property Address:			
Lender	is required	to provide you with a copy of any	appraisal report that we use
		romptly upon its completion, and	in any event, no less than three
(3) business days prior to	loan closing. This requirement	may be waived.	
By executing this docume	ent, you are hereby waiving you	r right to receive delivery of your	appraisal within the time- frame
noted above, and authorize	Zel ender	to close your n	nortgage loan even though the
			e provided to you prior to closing.
I/We, the undersigned, ur	nderstand the above statements	and agree to waive the three-da	y requirement, and acknowledge
that this waiver was provi	ded at least three business days	s prior to the closing of my/our lo	an.
Borrower	Date	 Borrower	Date
Porrower	Doto	Porrower	Data
Borrower	Date	Borrower	Date
		_	
Borrower	Date	Borrower	Date