

APPRAISAL/ VALUATION TIMING WAIVER

Borrower(s) Name:	Date:
Subject Property Address:	Lenders Name & Address: Michigan Mutual, Inc. 100 Galleria Officentre, Suite 111 Southfield, MI 48034

This notice is being provided to you pursuant to 12 CFR § 1002.14(a).

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

You will be provided a copy of each appraisal or written valuation concerning this property promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier.

Initial the applicable statement: (Check only one section below)

_____ I/We wish to receive a copy of each appraisal report or written valuation according to the timing requirement described above.

_____ I/We wish to waive the timing requirement described above and, instead, agree to receive any copy at or before the time I/we become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), except where otherwise prohibited by law.

ACKNOWLEDGEMENT:

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date