

EXPRESS MORTGAGE DECISIONS, INC

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APPRAISAL DISCLOSURE

On December 14, 1993 the Federal Reserve Board put into effect a rule, which states "creditors may automatically provide a copy of an appraisal report to all applicants for certain dwelling secured loans. Or they may provide a copy upon the applicants request".

Applicants may obtain a copy of the appraisal report by submitting a written request within 90 days of the loan application date. The applicant will not be charged for copies. The Lender has 30 days from receipt of the request to provide a copy of the appraisal report.

Borrower

Borrower

Borrower

Borrower

Date