



Home Office:
1872 Morris Avenue
Union NJ 07083

Office: 908.933.0253
Fax: 908.933.0252

Licensed Mortgage Banker NJ Dept. of Banking & Insurance - Multi-State Direct Endorsement Lender

Omega Financial Services, Inc. www.fhaomega.com

Date: _____

Loan No.: _____

Borrower's Name(s): _____

Property Address: _____

Three-Day Appraisal Delivery Waiver

Pursuant to the Home Valuation Code of Conduct (HVCC) your lender is required to provide you with a copy of the home appraisal that is being used to determine the value of the property for lending purposes.

HVCC code requirements state that the appraisal must be delivered to the borrower no later than three (3) business days prior to the loan closing. The code also allows you to choose to waive this requirement.

A copy of the appraisal will still be provided to you by the lender, however the lender will not be held to the three day delivery requirement.

By this notice and signing below, you agree that to waive the three day delivery requirement and allow the lender to close your mortgage loan in the event the three day delivery requirement is not met.

I/we the undersigned, understand the above statements and agree to waive the three days HVCC delivery requirement.

Borrower Signature

Date

Borrower Signature

Date

Borrower Signature

Date

Borrower Signature

Date

Loan Originator

Date