



DISCLOSURE OF RIGHT TO COPY OF AN APPRAISAL

In the event you have applied for a loan that might or will be secured by a first lien on residential property, we may order an appraisal to determine the property's value and charge you for this appraisal. Upon completion of our review of the appraisal/evaluation, we will promptly give you a copy of the appraisal/evaluation, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

If you have applied for a loan that might or will be secured by a second lien and you would like a copy, please write to the bank at ATTN Mail Code UT-RDWG-0861, Direct Consumer Loan Center, PO BOX 30709, SALT LAKE CITY UT 84130-0709. Please provide us the following information: name(s) used on the credit application, complete mailing address, daytime phone number and the application or loan number, if known.