

***Borrower Appraisal Acknowledgment
Exhibit 1***

APPRAISAL ACKNOWLEDGMENT

Loan #:

Date:

Lender: FREMONT BANK

Borrowers:

Property Address:

You are entitled to receive a copy of any appraisal report that is obtained on your behalf, concerning your subject property, at least three business days prior to the closing of your loan. A copy of any and all such appraisal reports (appraisal report”) should have already been delivered to you, allowing you at least three business days to review it prior to the closing of your loan.

If you wish to proceed with the loan closing, your signature will acknowledge either:

- 1) Your receipt of the appraisal report three or more business days prior to your loan closing, or, alternatively,
- 2) That you previously had waived your right to review the appraisal report three or more business days prior to the closing of your loan.

Date

Date