



All of **us** serving you®

Date _____

Lender Name _____

Address _____

City/State/Zip _____

Loan No. _____

Re: Borrower Name _____

Closing Date _____

{ } I certify the following valuations or appraisals were delivered to the borrower referenced above three (3) business days¹ prior to loan closing(signing).

Valuation type	Date Completed ²	Date Sent	Method of Delivery ³	Delivery Date ⁴

{ } I certify that the borrower executed a waiver of receipt of the following valuations or appraisals three (3) business days prior to closing. The executed waiver is attached. I further certify that the following valuations were delivered on or before the closing (signing) date listed above and the loan is not a Higher Priced Mortgage Loan as defined by regulation (note: HPML loans require delivery 3 days prior to close and this requirement may not be waived).

Valuation type	Date Completed	Date Sent	Method of Delivery	Delivery Date

This certification is provided for purposes of ensuring recipient all valuations and appraisals were delivered to the borrower(s) in accordance with the requirements of Regulation B and the Equal Credit Opportunity Act.

Company Name _____

by _____

<Signature with printed name and title>

¹ "Business Day" is defined as when the creditor's offices are open to the public for carrying on substantially all of its business functions.
² "Date Completed" refers to the receipt of the last version of the appraisal or other written valuation plus any review that is conducted.
³ USBHM approves the following methods of delivery: (1) electronic delivery and (2) USPS (postal mail).
⁴ "Delivery Date": if electronic, delivery occurs when the borrower opens the email. If sent USPS, delivery is assumed on the third business day. See definition of business day above. Closing may occur on the third business day after delivery.