



Waiver of Receipt of Appraisal Review Report (CDA)

Date: _____ Loan #: _____

Borrower: _____

Property Address: _____

Lender: Nexera Holding LLC dba Newfi
2100 Powell Street, Suite 730
Emeryville, CA 94608

You are entitled to receive a copy of the Appraisal Review Report(s) obtained in connection with your application for credit at least three (3) business days period to the closing of your loan. You have the right to waive the three (3) business-day waiting period, so long as your loan is not considered a covered "higher priced mortgage loan" under the Truth in Lending Act (TILA).

Acknowledgement

By signing below, I acknowledge the following:

1. I understand that I have the right to receive a copy of the Appraisal Review Report obtained in connection with my loan application three or more business days prior to my loan closing,
2. I am exercising my right to waive the three business-day review period prior to closing,
3. If my loan is a covered "higher priced mortgage loan" under TILA, I will be required to receive my appraisal report at least 3 business days prior to closing, and
4. I understand that, regardless of whether I sign this waiver, I will receive a copy of the Appraisal Review Report at or before closing.

Signature

Date

Signature

Date