

Date Prepared: _____

Loan Number: _____

Borrower Name(s): _____

Property Address: _____

I (We) understand that my application for a loan was underwritten using an Automated Underwriting System and as such a property inspection (appraisal) is NOT required.

I agree to this condition and agree that Land Home Financial Services, Inc. and any other 3rd party to this transaction has made NO representations or warrants that any kind of property review, appraisal or valuation of the property I am purchasing or refinancing has been made.

Land Home Financial Services, Inc. does not warrant that the property sales price (or estimated value used to process the loan for a refinance transaction, as applicable) as the value for the transaction represents the actual value of the subject property.

I have read and understand this document and agree to hold Land Home Financial Services, Inc. and its successors and/or assigns as their interests may appear, harmless from any cause arising from my agreement to waive the property inspection.

Borrower's Signature

Date



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