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The HomePath Program does not require an appraisal report prepared by a third party. The lender will not request an appraisal report on their own behalf or on behalf of the borrowers. For the purposes of lending, T FÖ Bankä * is using the purchase price negotiated between the borrower and Federal National Mortgage Association (Fannie Mae) to determine the value of the property.

In the event that the borrower wishes to obtain an appraisal report from a third party appraiser:

- The borrower must contact the appraiser directly to order the report; and
- The borrower must pay the appraiser for the report outside of the loan transaction; and
- The borrower should not supply a copy of the appraisal to the lender.

In the event that the borrower has provided a copy of the third party appraisal report to the lender, the borrower ordered appraisal and its contents are for the use and information of the borrower only and have not been considered for purposes of the loan transaction.

Agreed and acknowledged this _____ day of _____ 20____

Borrower

Co-borrower
