



RECEIPT FOR APPRAISAL FEE

Atlantic Real Estate Appraisal Company, Inc. (AREA) is accepting direct payment of the fee in the amount of \$350.00 for the appraisal and appraisal report on the property located at 1234 Main Street, Woodstock, Georgia 30189, from Joel Homeowner as a courtesy to our client, Fairview Mortgage Company, Inc. (FMC).

It should be noted that the appraisal report is to be delivered directly to, and only to, our client, FMC. Federal and state restrictions, generally, and the Confidentiality Section of the Ethics Rule of the Uniform Standards of Professional Appraisal Practice, specifically, obligate the appraisers and representatives of AREA to communicate directly with the client only. Consequently, we are unable to discuss our analysis and conclusions with others, or provide copies of the report to others, without specific written permission of the client.

Under 15 U.S.C. Section 1691(e), part of the Equal Credit Opportunity Act, a residential mortgage applicant has a right to receive a copy of the appraisal report from the lender. To receive the copy of the appraisal report, the borrower must request it in writing from the lender within ninety days of submitting the loan application.

Appraiser

Date

Borrower

Date

