

**ITASCA BANK & TRUST CO.  
RIGHT TO RECEIVE COPY OF APPRAISALS**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

This applies to 1-4 family residential properties only.

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Detach this portion and return if waiver applies

Waiver of Advanced Copy of Appraisal:

I waive the advance timing requirement to receive a copy of an appraisal three days prior to loan closing and do understand I will be provided a copy of the appraisal at closing.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_