

BORROWER APPRAISAL DISCLOSURE AND AUTHORIZATION FORM

We are pleased that you have chosen General Mortgage Capital Corporation for your home financing needs. But before we consider your request for financing, we require that an appraisal of the property be conducted by an appraisal management company ("AMC") designated by each lender.

You will have to pay for an appraisal. You do not need to pay for the appraisal at this time. Your loan agent has or will collect credit card information from you to transmit to the AMC to pay for the appraisal. The AMC will then charge your credit card. The appraisal fee that you pay to the AMC is **nonrefundable**. The collection of the appraisal fee does not guarantee a loan approval and is not a commitment to lend.

On purchase transaction, the AMC or appraiser will contact the seller to arrange access to the property.

On refinance transaction, the AMC or appraiser will contact you to arrange access to the property. Please call them back as soon as possible. The sooner they hear back from you, the sooner they can begin the appraisal process. Any delay in doing so can slow down our approval of your loan, delay your loan closing, and put your lock rate, if any, in jeopardy. If you do not return the AMC or appraiser's call, we will be unable to further process your request.

You Are Entitled to a Copy of the Appraisal.

Borrower: _____ Date: _____

Co-Borrower: _____ Date: _____

Credit Card Authorization Form

ACCOUNT INFORMATION

Card Holder's Name: _____ E-mail: _____

Credit Card Type: MasterCard: _____ Visa: _____

Credit Card No: _____ Security Code: _____

Expiration Date: _____ Amount of Charge: _____

Billing Address: _____

Card Holder's Printed Name: _____

Card Holder's Signature: _____ Date: _____

Appraisal Contact Person: _____ **Phone No:** _____