Lender

State Bank of Graymont PO Box 589 1100 W Howard St Pontiac, IL 61764

"We" means Lender.

Date:

Borrower

"You" means Borrower or Cosigner.

Loan Number:

Property Address:

Right to Receive Copy

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.

Acknowledgment

By signing below, you acknowledge that you have received this Disclosure.

Borrower

Date

Date