HOME VALUATION CODE OF CONDUCT (HVCC)
APPRAISAL ACKNOWLEDGEMENT

Loan #: 4699901313

Date: 4-13-2011

Lender: **FPF Wholesale**

Borrower: Boris Shaknovich, Yegene and Marsha Shakhnovich

Property Address: 162 Fuller street #2 Brookline MA 02466

You are entitled to receive a copy of any appraisal report that is obtained on your behalf, concerning your subject property, at least three business days prior to the closing of your loan. A copy of any and all such appraisal reports ("appraisal report") should have already been delivered to you, allowing you at least three business days to review it prior to the closing of your loan.

If you wish to proceed with the loan closing, your signature will acknowledge either:

1. **Your receipt of the appraisal report three or more business days prior to your loan closing, or alternatively,**
2. **That you previously had waived your right to review the appraisal report three or more business days prior to the closing of your loan.**

Borrower	**Date**	**Borrower**	**Date**
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In compliance with Section II of the Home Valuation Code of Conduct (HVCC) as set forth by Federal Housing Finance Agency (FHFA) and the office of Federal Housing Enterprise Oversight (OFHEO) on December 12, 2008