



PROPERTY INSPECTION WAIVER DISCLOSURE

I/We understand that my/our application for a loan was underwritten using an Automated Underwriting System and as such a property inspection (appraisal) is NOT required.

I/We agree to this condition and agree that **Hometown Equity Mortgage, LLC** and any other 3rd party to this transaction has made NO representations or warrants that any kind of property review, appraisal or valuation of the property I/we am/are purchasing or refinancing has been made.

Hometown Equity Mortgage, LLC does not warrant that the property sales price (or estimated value use to process the loan for a refinance transaction, as applicable) as the value for the transaction represents the actual value of the subject property.

I/We have read and understand this document and agree to hold **Hometown Equity Mortgage, LLC** harmless from any cause arising from my/our agreement to waive the property inspection.

Borrower

Date

Borrower

Date