# APPRAISAL ONLY
# ADVANCEMENT ACKNOWLEDGEMENT

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from Heartland Financial, in applying for the loan, I/We have made arrangements regarding the payment of the appraisal , being that the funds are not available to us at this time. It is agreed that I/We understand and acknowledge that Heartland Financial, has agreed to pay this fee up-front for us. I/We also understand and acknowledge that the fee is as follows:

    1. Appraisal $_____ (_____).

2. I/We understand and agree that if for any reason, I/We do not go through with the loan provided by Heartland Financial, and therefore cancel our application at any time, I/We will be held responsible for reimbursement of fee paid in advance by Heartland Financial. I/We understand and acknowledge that if we do not reimburse Heartland Financial, within thirty (30) days of our cancellation, we will also be held legally responsible for any attorney fees or court costs occurred by Heartland Financial in obtaining these monies owed.

3. I/We fully understand and agree that if for any reason, Heartland Financial is unable to provide a loan to us as expected, I/We will not be responsible for any repayment of this advancement of monies for the above mentioned services. Heartland Financial will waive all monies paid, and not hold us liable.

A copy of this authorization may be accepted as an original.

| | | | |
|---|---|---|---|
| Applicant | Date | Co- Applicant | Date |
| Applicant | Date | Co- Applicant | Date |
| Loan Consultant | Date | Branch Manager | Date |