

RIGHT TO RECEIVE A COPY OF AN APPRAISAL DISCLOSURE

Applicant(s) Name(s)/Address

Lenders Name/Address

Celtic Bank Corporation
340 East 400 South
Salt Lake City, Utah 84111

Date: _____

Under the Equal Credit Opportunity Act (ECOA), you have the right to receive a copy of the appraisal report used in connection with your application for credit. If you wish to receive a copy, please follow the instructions provided below.

We must hear from you no later than ninety (90) days after we notify you about the action taken on your loan application (the credit decision). If you withdraw your application before we take action, we must hear from you no later than ninety (90) days after you withdraw your application.

To request a copy of the appraisal report, you must contact us by:

_____ Writing to us at the address provided above.

_____ Writing to us at the following address:

_____ Other: _____

Please provide us with the following information at the time you make your request.

- The name(s) of the applicant(s).
- The date of your application.
- The address of the appraisal property.
- The address in which we should send the copy of the report.

_____ Other: _____

The ECOA requires that we mail or deliver a copy of the appraisal report promptly (generally within thirty (30) days) after we receive your request, receive the appraisal report, or receive reimbursement from you for the report, whichever occurs last.