

---

## Property Inspection Waiver Disclosure

LOAN NUMBER:

---

BORROWERS:

---

PROPERTY ADDRESS:

---

I understand that my loan application was reviewed using an Automated Underwriting System, and therefore, a property inspection or appraisal is not required.

I certify that my property is not listed for sale. I accept this condition and acknowledge that neither **Novus Mortgage** nor any third party involved in this transaction has made any representations or guarantees that a property review, appraisal, or valuation has been conducted for the property I am purchasing or refinancing. **Novus Mortgage** does not guarantee that the property's sale price (or estimated value used in the refinancing process, if applicable) reflects the actual value of the property.

I have read and understood this document, and I agree to hold **Novus Mortgage** harmless from any claims arising from my decision to waive the property inspection.

---

BORROWER SIGNATURE	DATE
--------------------	------

---

BORROWER SIGNATURE	DATE
--------------------	------