

**NOTICE TO APPLICANT OF RIGHT
TO RECEIVE COPY OF APPRAISAL REPORT**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

**FIRST UNITED BANK & TRUST
12892 GARRETT HIGHWAY, SUITE 4
OAKLAND, MD 21550**