



...Find Your True Value

Certificate of Compliance

AppraisalPro—An independent third party appraisal management company—certifies that the above referenced appraisal report was completed in compliance with the HVCC and/or FHA requirements, in strict adherence to our non-influence policy and process:

- ★ The Lender client named on the appraisal report submitted the appraisal order to AppraisalPro through our proprietary, secured SwiftTrax transaction management platform (website or direct integration), or through an approved and compliant 3rd party integration.
- ★ Appraiser selection was performed at the sole discretion of AppraisalPro by utilizing a selection methodology designed, maintained and supervised by licensed real estate appraisers and is based on the criteria of proximity to the subject property, availability, and historical quality and performance metrics.
- ★ For all transactions other than FHA: The AppraisalPro appraisal procurement process maintains a double-blind environment whereby the mortgage origination firm is unaware of the appraiser's identity until the time of the final appraisal report delivery. Likewise, the appraiser is provided with only the originating firm's name and address (for inclusion in the appraisal report) and is never provided the loan officer, processor or any other originating personnel information.
- ★ For FHA transactions: The current FHA loan process requires the identity of the appraiser to be disclosed to the originating firm for the purpose of obtaining an FHA #. The appraiser has certified that the originating firm in no way influenced the objectivity of the appraisal process or the final valuation of the subject property.
- ★ The terms and conditions of the engagement contract between AppraisalPro and the appraiser prohibit the appraiser from communicating with the lender/client or attempting to obtain value / loan information from the borrower/property owner.
- ★ No estimate regarding the Subject Property's value, proposed loan amount, or proposed loan-to-value ratio, was provided or communicated by AppraisalPro to the appraiser (For purchase transactions, the purchase agreement was provided to the appraiser as required by USPAP Standards Rule 1-5(a)).
- ★ AppraisalPro maintains an appraiser independence hotline for reporting of any influence or impropriety at: 1-336-993-1777.

FRAUD/TAMPERING PREVENTION: A certified copy of the original appraisal report provided by the appraiser is available through the AppraisalPro Secure Repository to all authorized successors and/or assignees of the original lender/client. Contact AppraisalPro to access this information.

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