



APPRAISAL INDEPENDENCE CERTIFICATION

I, _____, as principal for _____ hereby acknowledge that _____ is aware of and complies with all applicable appraisal independence laws and agency guidelines, including those under the Truth-in-Lending Act, and GSE seller/servicer guidelines. I further certify that loan originators are not involved in the selection of any appraisers used, nor do they attempt to influence the value of any property securing a mortgage loan originated by this company.

To ensure Appraisal Independence requirements are met, we order appraisals in the following manner:

- Through an independent Appraisal Management Company(s)
List the name(s) of the AMC(s) used: _____

- Internally selected panel appraisers.
 - Please provide a copy of your Appraisal Independence Policy, which must include:
 - The person(s) responsible for selecting appraisers for the panel
 - Explanation of due diligence performed to approve appraisers
 - How many appraisers are on the panel for each branch location?
 - Who is responsible for ordering appraisals?
 - How is it determined which appraiser will be used (i.e. rotation, geography, etc.)
 - How often are appraisers reviewed for continued compliance?
 - Explain how appraiser performance is monitored
 - What quality control measures are in place?
 - What is the termination process for appraisers and who makes the decision?

Signature of Principal

Printed Name of Principal

Date