

**Home Valuation Code of Conduct Compliance  
Acknowledgement and Certification**

I, \_\_\_\_\_, followed the appraiser independence safeguards in compliance with the Home Valuation Code of Conduct ("HVCC"). This includes, but is not limited to, the following:

I assert that as an employee, director, officer, or agent of \_\_\_\_\_ (the "Lender"):

The Lender has not influenced or attempted to influence the development, reporting, result, or review of any appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner;

The Lender has not participated in any of the following prohibited behaviors in regards to appraisal management or independent appraiser business relationships:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business, or demote or terminate or threaten to demote or terminate;
- 3) Expressly or impliedly promised future business, promotions, or increased compensation;
- 4) Conditioned the ordering of an appraisal report or the payment of an appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested;
- 5) Requested that an appraiser/company provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requested that an appraiser/company provide estimated values or comparable sales at any time prior to the appraiser's/company completion of an appraisal report;
- 6) Provided the appraiser/company an anticipated, estimated, encouraged, or desire value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to the appraiser, or the appraisal company, or any entity or person related to me as appraiser or appraisal company, stock or financial or non-financial benefits; and
- 8) Performed any other act or practice that impairs or attempts to impair the appraiser's/company's independence, objectivity, or impartiality or that violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

I further attest, acknowledge and certify that the Lender has complied with the Lender's internal HVCC policies and procedures and followed all other polices and procedures required by the Home Valuation Code of Conduct.

Borrower(s): \_\_\_\_\_ Loan Number: \_\_\_\_\_

Signature of Officer of Lender: \_\_\_\_\_ Date: \_\_\_\_\_