

Certificate of Non-Influence and HVCC Compliance Credit Lenders National Appraisal Services

Credit Lenders Appraisal Services (Credit Lenders)-an independent, national, third party Appraisal Management Company-certifies that all our appraisal reports are completed in compliance with the Home Valuation Code of Conduct (HVCC) and in strict adherence to our Non-influence Policy and Process:

- The Lender/Client named on the appraisal report submits the appraisal order to Credit Lenders through our proprietary, secured SSL connection.
- Appraiser selection is performed at the sole discretion of Credit Lenders by utilizing a selection criteria of proximity to the Subject Property, availability, and historical quality and performance metrics.
- For all transactions other than FHA: The Credit Lenders Appraisal procurement process maintains a double-blind environment whereby the mortgage origination firm is unaware of the Appraiser's identity until the time of 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 purposes of obtaining an FHA case number. The Appraiser will certify 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 Credit Lenders 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 estimation regarding the Subject Property's value, proposed loan amount, or proposed loan to value ratio, will be provided or communicated by Credit Lenders to the Appraiser [For purchase transactions, the purchase agreement is provided to the Appraiser as required by USPAP Standards Rule 1-5(a)].
- All final appraisal reports are delivered to the Lender/Client as a read only PDF file.



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