

HVCC Lender Appraisal Certification Form

_____ (hereafter known as "Lender") certifies the following is accurate regarding the completion of the attached appraisal for the property address referenced below.

Borrower Name: _____ **MSI Loan #:** _____

Property Address City/State/Zip: _____	Appraisal Dated: _____
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Undue Influence Controls:

The appraiser was selected by (Lender) using criteria based on the appraiser's qualifications, proximity to the subject property, and other factors determined by (Lender) to ensure compliance with the appraisal engagement.

The Lender prohibits direct communication between the appraiser and the loan production staff and requires the appraiser to report any such communication to the Lender's QC staff. All communication between the Lender and the appraiser are believed to have been in full compliance with the Home Valuation Code of Conduct (HVCC) or HUD's Appraisal Independence Policy as per ML 2009-28; and the Lender is not aware of any attempt by its product staff to influence the value, opinion of market condition, or any other aspect of the appraisal.

Outside of a valid and complete executed purchase contract, no other information has been provided to the appraiser that might influence the value, opinion of market condition, or construction of the appraisal. Such prohibited data includes:

- The owners estimate of value
- A target value
- The purchase price (outside of a valid and complete executed purchase contract)
- The loan amount (outside of a valid and complete executed purchase contract)
- Comparable sales*
- The loan to value ratio (LTV) (outside of a valid and complete executed purchase contract)

*Comparable sales cannot be sent as part of the initial order.

With the exception of the bona fide quality assurance review, and requirement of minimum standards for factual information, the Lender has made no attempt to influence the development of construction of the appraisal. The Lender has not conditioned payment for services, or promise of future engagements on the appraised value, opinion of market condition, or other opinions expressed in the appraisal.

Appraiser Qualifications and Watch/Exclusionary List Process:

The Lender certifies the following:

- The appraiser's license/certification status was verified via ASC.gov
- The appraiser does not appear on the Freddie Mac Exclusionary list.

By Authorized Signature below, I hereby certify the Appraisal referenced herein meets the requirements of the Home Valuation Code of Conduct (HVCC) or HUD's Appraisal Independence Policy as per ML 2009-28:

Signature Printed Name/Title