

Subject Property _____
Date _____ Order # _____

CERTIFICATE OF HVCC COMPLIANCE AND NON-INFLUENCE

Lincoln Appraisal & Settlement Services LLC (the "Company") is a nationwide independent third party provider of residential real estate appraisal management services. The above referenced appraisal report was obtained and delivered in compliance with those portions of the Home Valuation Code of Conduct (HVCC) as expressly set forth herein, USPAP, all applicable State and Federal appraisal licensing laws and the Company's written internal non-influence policy.

- The Company has trained all administrative, customer service and review staff in the policies and procedural mechanisms associated with the HVCC.
- The Company has taken appropriate and reasonable measures to disseminate the HVCC guidelines to all independently contracted appraisers.
- The Client/Lender stated on the appraisal report submitted the appraisal order to the Company directly.
- No desired value, loan to value ratio or predetermined estimated value was provided on the appraisal order received by the Company; nor was any request by the Lender/Client made to the Company for comparable sales associated with this order. As required by USPAP for purchase transactions, the purchase agreement was provided by the Company to the Appraiser.
- The Appraiser assigned to this order was selected solely by the Company utilizing our internal selection criteria including but not limited to the Appraiser's availability, historical quality of reports, licensing, insurance, experience and knowledge of the subject market.
- The Company prohibits contact between the Appraiser and the Lender/Client and has reasonable procedures in place to avoid such prohibited contact. To the best of the Company's knowledge and belief, the Appraiser assigned to this order had no direct contact with the Lender's/Client's processor, loan officer or departmental contact person.
- All Appraiser information was withheld from the Lender/Client until final delivery of the completed appraisal report.
- For the completion of FHA appraisal reports, current FHA guidelines require that the identity of the Appraiser be disclosed to the Lender/Client for the purpose of obtaining an FHA case number. To the best of the Company's knowledge and belief, the Appraiser in no way was influenced by any entity regarding the appraisal process or the final valuation obtained for this order.

A certified copy of the above referenced report can be obtained directly from the Company to the original Lender/Client or authorized assignees only.

Lincoln Appraisal & Settlement Services LLC

George K. Demopoulos, Principal
877-696-LINC