



Certificate of HVCC Compliance and Non-Influence

Subject Property: _____

Date: _____ Order ID# _____

Service 1st Valuation and Settlement Services, Inc (service 1st) a nationwide independent third party appraisal management company- certifies that the above referenced appraisal report was completed in compliance with the Home Valuation Code of Conduct (HVCC) and in strict adherence to the HVCC and our Non- Influence policy.

- The Appraiser was selected for this assignment based on our internal rotation system based on availability, coverage area, quality of reports, quantity of reports and all licenses are up to date.
- No estimated value, proposed loan amount or proposed loan-to-value-ratio was provided or communicated by Service 1st to the appraiser.(for purchase transactions, the purchase agreement was provided as required by USPAP standards Rule 1-5a)
- The service level agreement contracts between Service 1st and our network of independent appraisers prohibits the appraiser from communicating with the lender/client, or attempting to obtain value/loan information from the borrower/property owner.
- Service 1st has trained all administrative, customer service and review staff on the policies and procedural guidelines associated with the HVCC. All employees receive a copy of the HVCC and must sign an acknowledgment letter.
- **Conventional Transactions:** Service 1st maintains a secure environment in which the originating mortgage firm is unaware of the appraisers identity until the final appraisal report is delivered. Likewise, the appraiser is only subject to the originating firm’s name and address and is never provided with the loan officer, processor or any other originating personnel information
- **FHA Transactions:** FHA guidelines require the identity of the appraiser to be disclosed to the originating mortgage company for the purpose of obtaining an FHA case number. To the best of Service 1st knowledge the appraiser is in no way influenced by any entity regarding the appraisal process or the final valuation based on this order.
- The Lender/Client named on the appraisal report submitted the appraisal order directly to Service 1st using our Secure Valunet .xsp Platform and other mutually agreed upon platforms.

A Certified copy of the Above report can be obtained through Service 1st Valunet platform to all authorized Lender/Client or authorized assignees only.

Quality Control Team

Service 1st Valuation and Settlement Services, Inc

Mark Oliver
President/CEO

Elaine Kozy
SVP- Appraisal Operations

