



Appraisal Management Company

HVCC Certificate of Compliance

Croft Appraisal Services
375 Morgan Street, Phoenixville, PA 19460

Client: XYZ Mortgage
Order # Sample
Date 3/1/2009

Croft Appraisal Service an Appraisal Management Company (AMC) certifies the attached appraisal report for the property located at :

212 Sample Street, Sample Town, PA 19460

Has been ordered by the client and managed by Croft Appraisal Services an AMC which is an independent third party company. The Appraisal report was completed by an independent certified appraiser without any undue influence or coercion in full compliance with the Home Valuation Code of Conduct.

- The appraisal was ordered through the Croft Appraisal Services secure proprietary on-line ordering system.
- All administrative, customer service and review staff have been trained on the policies of the HVCC.
- Croft Appraisal Services select's its appraisers based upon a random selection process. The criteria for which includes availability, proximity to the subject and quality status. All appraiser information was withheld from the lender/client until final delivery of the completed report.
- Croft Appraisal Services prohibits appraisers from communicating with the lender or property owner/buyer on condition of a predetermined result.
- Croft Appraisal Services does not ask the selected appraiser for comp checks or estimates of value regarding the subject property. In the event of a sale per USPAP guidelines a copy of the purchase agreement will be provided to the appraiser for review,
- For all FHA transactions we will provided the appraisers name and license number to receive the FHA case number from the lender/client.

A copy of this certificate will remain within the proprietary "Croft System" for review at any time to authorized parties and or their nominees. Any violations regarding the Code of Conduct shall be reported immediately to Croft Appraisal Services.

John C. Davison
President
Croft Appraisal Services
610-933-2170

