



Certificate ID #: B6F8BD6F-8231-4DC0-895C-9CC0F3B9104C

Certificate Date: 01/20/2011

## Certificate of Appraiser Independence

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Subject Property: 662 Hwy 61 villa rica GA 30180

Certificate Date: 01/20/2011

Valuation Management Group, LLC. - an entity with no vested interest in the outcome of this real estate transaction certifies that through its technology platform, policies and procedures the appraisal report represented was delivered in compliance with the APPRAISER INDEPENDENCE LAWS.

### Key Process Points:

- All pre-qualification valuations were performed via AVM or independently without knowledge of or access to appraiser.
- The lender named on the appraisal report submitted the appraisal request form via our secure appraisal management platform which does not contain estimated value, loan amount or target values.
- Appraiser selection, both automated and manual, was performed in compliance with the appraiser independence requirement.
- All orders, except where explicitly documented, are arms length transactions where the lender is unaware of the appraiser's identity until the final copy of the appraisal report is delivered. The appraiser is only provided the client name and address to facilitate appraisal form completion and is never provided the loan officer, processor or any other originating personnel contact information.
- The system prevents knowledge of and communication with the appraiser and documents all lender communications to promote compliance.
- All FHA appraisals have been placed in accordance with the requirements of the U.S. Department of Housing and Urban Development's HUD Mortgagee Letter 2009-28.



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