



## Certificate of Non-Influence and HVCC Compliance

RHL APPRAISALS MANAGEMENT COMPANY

Certificate Date:

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**Subject Property: 1234 Anywhere St. Anytown, USA 12345**

**Appraisal Date: December 31, 2010**

RHL Appraisals Management Company (AAMC) – an 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 our non-influence policy and process:

- RHLAMC has adopted and enforces written policy and procedures implementing the Home Valuation Code of Conduct. Providing adequate training and disciplinary rules on Appraiser independence (including all principals detailed in the Home Valuation Code of Conduct). With mechanisms in place to report and discipline anyone who violates these policies and procedures.
- Appraiser selection was performed at the sole discretion of RHLAMC by utilizing a selection criteria of proximity to the Subject Property, availability, and historical quality and performance metrics.
- For all transactions other than FHA: The appraisal procurement process maintains a double-blind environment whereby the mortgage origination firm is unaware of the appraiser's identity until the time of final appraisal report delivery. Likewise, the appraiser is provided with only the originating firm's name and address (for inclusion in the appraisal report) and is never provided the loan officer, processor or any other originating personnel information.
- For FHA transactions: The current FHA loan process requires the identity of the appraiser to be disclosed to the originating firm for the purpose of obtaining an FHA case number. The appraiser has certified that the originating firm in no way influenced the objectivity of the appraisal process or the final valuation of the subject property.
- The terms and conditions of the engagement contract between Access Appraisal Management and the appraiser prohibit the appraiser from communicating with the Lender/Client, or attempting to obtain value/loan information from the borrower/property owner.
- No estimation regarding the Subject Property's value, proposed loan amount, or proposed loan-to-value ratio, was provided or communicated by RHLAMC to the appraiser [For purchase transactions, the purchase agreement was provided to the appraiser as required by USPAP Standards Rule 1-5(a)].

**FRAUD/TAMPERING PREVENTION:** A certified copy of the original appraisal report provided by the appraiser is available to all authorized successors and/or assignees of the original Lender/Client. Contact RHLAMC to access this information.

### **Richard H Loor, SCRREA**

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