

United Fidelity Funding
Corporate Headquarters
1300 NW Briarcliff Pkwy Suite 275
Kansas City, MO 64150
(866) 766-0600



Appraisal Independence Regulation's Compliance Lender Transfer, Acknowledgement and Certification

I hereby certify, _____ as appraisal coordinator, followed the appraiser independence regulations (AIR) safeguards in compliance with all Federal and State laws. This includes, but is not limited to, the following:

I assert that as an employee, director, officer, or agent of United Fidelity Funding, Corporation (the "Lender"):

- The Lender has not influenced or attempted to influence the development, reporting, result, or review of any appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner;
- The Lender has not participated in any of the following prohibited behaviors in regards to appraisal management or independent appraiser business relationships:
 - Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
 - Withholding or threatening to withhold future business, or demote or terminate or threaten to demote or terminate;
 - Expressly or impliedly promised future business, promotions, or increased compensation;
 - Conditioned the ordering or an appraisal report or the payment of an appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested;
 - Requested that an appraiser/company provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requested that an appraiser/company provide estimated values or comparable sales at any time prior to the appraiser's/company completion of an appraisal report;
 - Provided the appraiser/company an anticipated, estimated, encouraged, or desire value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
 - Provided to the appraiser, or the appraisal company, or any entity or person related to me as appraiser or appraisal company, stock or financial or non-financial benefits; and
 - Performed any other act or practice that impairs or attempts to impair the appraiser's/company's independence, objectivity, or impartiality or that violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

I further attest, acknowledge and certify that the Lender has complied with the Lender's internal AIR policies and procedures and followed all other policies and procedures set forth.

Borrower(s): _____

Property Address: _____

Agent of United Fidelity Funding, Corp: _____ Date: _____