



## COMPLIANCE CERTIFICATE

### 1. Appraisal Requirements:

The Applicant certifies that all appraisals completed for Guardian Mortgage Company (GMC) will adhere to the following requirements:

- The Uniform Standards of Professional Appraisal Practice will be utilized for all appraisals completed.
- The Applicant agrees that all associates performing appraisals hold the appropriate valid licenses and credentials for the jurisdiction at time of appraisal.
- Appraisals will be completed in compliance with requirements of the Financial Institutions and Regulatory Agencies, and will adhere to Fannie Mae and Freddie Mac guidelines.
- All Non-Public Information of the consumer has been safeguarded and kept confidential as required by the Gramm-Leach Act.

### 2. Appraiser Independence:

GMC supports 100% appraiser independence, as well as strict adherence to the statutes and guidelines set forth in the Fannie Mae and FHA Appraiser Independence Guidelines, as well as, the Appraiser Independence Provisions of the Dodd-Frank Financial Reform Act. This compliance certificate assures GMC's customers and investors that appraisal services have been performed according to an arms-length process that meets current industry and regulatory standards.

The Applicant certifies the following for all appraisal services performed for GMC associated with Appraiser Independence:

- All appraisals will adhere to the statutes and guidelines set forth in the above noted Appraiser Independence Requirements.
- Applicant agrees to notify GMC's Appraisal Desk (appraisaldesk@gmc-inc.com) immediately if a member of the lender's loan production staff take any action that could be deemed as influencing the value opinion of the appraisal in any way.
- Applicant agrees to provide their professional and objective opinion of value exclusive of unverified information, the purchase price, opinions of value from the homeowner, realtor or other stakeholder with an interest in the transaction.

By executing this Vendor Application ("Application"), the Applicant named below individually hereby authorize(s) Guardian Mortgage Company (GMC) to obtain verification of the information provided in this application and to obtain business credit and other reference reports and information as GMC deems necessary, in its sole discretion. The Applicant and the undersigned acknowledge that such reports and information will be obtained and used solely in connection with GMC's endeavor to approve the Applicant and evaluation of Applicant's eligibility to do business with GMC and not for any consumer credit or other purpose. The Applicant certifies, under the pains and penalty of perjury, and to the best of their knowledge, that the information provided herein is true and correct and further acknowledges and certifies to all provision of the Compliance Certificate.

Signature \_\_\_\_\_

Title \_\_\_\_\_

Print Name \_\_\_\_\_

Date \_\_\_\_\_