



**STATEMENT OF COMPLIANCE WITH THE
HOME VALUATION CODE OF CONDUCT (HVCC)**

The award winning ValuNet xsp software is used to manage all appraisal orders to assure the independence and accuracy of the appraisal process and ensure compliance with the Home Valuation Code of Conduct (HVCC). The employees and management of ValuAmerica are vitally interested in ensuring compliance with the spirit and intent of the HVCC, and as such assure you of the following:

- **NO INFLUENCE.** Appraisals are completed by licensed appraisers who are selected through an objective process free of any influence from third parties.
- **OUR APPRAISERS COMPLY.** Each of our appraisers has agreed to abide by the HVCC, and will notify us directly of any attempt to influence their valuations. Appraisers are prohibited from communicating directly with you, or attempting to obtain information from your borrower about their loan or their opinion of property value.
- **INDEPENDENT SELECTION.** Our software has been developed to eliminate outside interference with the appraiser selection process. ValuAmerica has directly selected, retained, and paid the appraisers for their work at your request.
- **WRITTEN POLICIES.** ValuAmerica has written policies and procedures that implement the Code and has mechanisms to report and discipline any violators.
- **VALUAMERICA'S INDEPENDENCE.** ValuAmerica is a private company and not affiliated with any lender, broker, or any other entity that is engaged by a lender.

If you have any comments or suggestions about our appraisal management process, please contact:

Appraisal Operations Manager
412-494-0400 ext. 8381