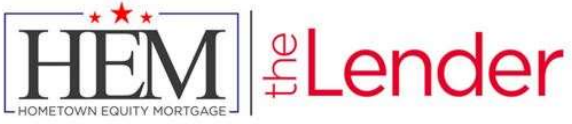


AMC CERTIFICATION – APPRAISAL MANAGEMENT COMPANY

As an approved Appraisal Management Company ("AMC") with Hometown Equity Mortgage, LLC dba theLender (the "Company"), AMC's must ensure the below process is being completed:

1	<p>Appraisal Report Notification</p> <p>AMC's must notify the Company once an appraisal report is completed.</p>
2	<p>Copy of Appraisal Report</p> <p>AMC's must email the Company a copy of the appraisal report as soon as it is available.</p>
3	<p>Proof of Delivery</p> <p>AMC's must email the Company a copy of the proof of delivery of the appraisal report to the borrower.</p>
4	<p>Appraisal Inspection Standards</p> <p>AMC's must ensure Appraisers are commenting and taking pictures of CO₂ and/or smoke detectors as well as commenting and taking pictures of double-strapped water heater, if required.</p>
5	<p>Agency Appraisal Ordering Restriction</p> <p>AMC certifies that it will not permit any broker or third party to order a conforming loan (i.e., Fannie Mae, Freddie Mac) appraisal directly through the AMC. If a broker attempts to place an agency appraisal order, the AMC will decline the request and redirect the broker back to Hometown Equity Mortgage, LLC dba theLender for proper appraisal ordering in accordance with Company policy.</p>
6	<p>Appraiser Engagement Limitation</p> <p>AMC must <u>not</u> engage an appraiser to perform more than three (3) appraisals for the same borrower within any rolling six (6) month period. Exceptions to this limitation require prior written approval from Senior Credit Management (Regional Underwriting Manager, VP of Credit Policy, VP of Credit Risk, or Chief Credit Officer).</p>

NOTE
 All communication for "theLender" should be sent to appraisals@thelender.com



I acknowledge receipt and will comply with the AMC certification requirements noted above.

AMC Name:	
By:	
Print Name:	
Title:	
Date:	