



BROKER APPRAISAL INDEPENDENCE CERTIFICATION

I, _____, as principal for _____ hereby acknowledge that _____ is aware of and complies with all applicable appraisal independence laws and agency guidelines, including those under the Truth-in-Lending Act, and GSE seller/servicer guidelines. I further certify that loan originators are not involved in the selection of any appraisers used, nor do they attempt to influence the value of any property securing a mortgage loan originated by this company.

To ensure Appraisal Independence requirements and related agency guidelines are met, on conventional loans, GMFS requires all broker organizations to order appraisals through its Encompass Third Party Originator Connect ("TPOC") system. GMFS uses the Reggora AMC Management platform ("Reggora"), where all appraisal orders are submitted. Reggora will then select an AMC from GMFS' approved list of AMCs. Reggora will select the most appropriate AMC based on multiple factors, including, but no limited to: coverage in the subject property city and state, turn time, appraisal quality, and cost. Brokers are not permitted to select their own AMCs or use any appraiser panels.

As it relates to FHA and USDA loans, GMFS requires all brokers to order appraisals through GMFS approved Appraisal Management Companies, which are as follows:

- ACT Appraisal
- Accurate Group, LLC
- Appraisal Management Resources
- DART Appraisal
- Equity Valuation Partners
- Market Valuation Services, LLC
- Momentum Appraisals

Signature of Principal

Printed Name of Principal

Date