

HVCC Appraiser Agreement

This agreement is by and between Financial One Mortgage Corporation, "The Company" and _____, "The Appraiser".

In order to be considered for rotation on our approved appraiser panel, The Appraiser acknowledges the following;

- 1) Being added to the appraiser panel does NOT guarantee receipt of appraisal orders or any number of orders. The Company does not do business or enough business in every county to guarantee a certain number of orders.
- 2) The Appraiser can be removed from the panel with written notice from The Company for any of the following reasons.
 - A. Written request from The Appraiser advising that they no longer wish to be on the list.
 - B. Illegal Conduct
 - C. Failure to comply with the Home Valuation Code of Conduct (HVCC)
 - D. A violation of USPAP (Uniform Standards of Professional Appraisal Practice)
 - E. Not maintaining the qualifications to be on our approved panel list.
 - F. Substandard Performance
 - G. Improper or unprofessional behavior
 - H. Fee increases that would result in abnormal fees to the customers of The Company
 - I. Turn around times that exceed industry standard or market conditions as determined by The Company.
 - J. Bona fide administrative reasons based on written, management-approved policies.
 - K. Other Substantive Reason
- 3) The Company reserves the right to keep an appraiser on the panel but not include them in all counties that they have applied for or been previously approved for.
- 4) The HVCC does not allow for appraisers to collect compensation from the borrower. Please bill The Company for all completed appraisals and your compensation will be paid regardless of the closing of the loan. If you must receive advanced payment then please contact us for our credit card information.
- 5) The Appraiser agrees to notify The Company by written notice if they feel that any employees of The Company has violated the HVCC. The address to make the written request is as follows:

Financial One Mortgage Corporation
Board of Directors
110 Northwoods Blvd. Suite 1A
Columbus, Ohio 43235

6) The Appraiser understands that the HVCC does not prohibit The Company from requesting that The Appraiser provide additional information or explanation about the basis for a valuation or correct objective factual errors.

By Signing Below, I agree to the terms of this agreement and would like to be added to Approved Appraisal Panel of The Company as to counties listed below.

Appraiser Signature

Date

Appraiser Printed Name

The Appraiser is added to the approved appraisal panel of The Company for the following Counties. (To be completed by The Company)

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Financial One Mortgage

Date

Authorized Representative Printed Name