



Dodd-Frank Act Compliance and Non-Influence Certificate

TSI Repository Folder #: 123008-1524-01
Lender/Client: ABC Mortgage Lender, Inc
Subject Address: 1234 Anywhere St, Someplace, MI 55555

TSI Appraisal Services (TSI), a division of Title Source Inc., located in Troy, Michigan, is a third-party appraisal management company administrator and hereby represents and certifies this appraisal report conforms to the Dodd-Frank Wall Street Reform and Consumer Protection Act (the "Dodd-Frank Act") and represents compliance to appraiser independence practices and safeguards. These characteristics include:

- The appraisal order was placed by the above named Lender Client either directly or through a secure LOS integration into TSI's secure web-based transaction management system.
- TSI performs an independent appraiser selection process by utilizing criteria including: appraiser service level performance, quality ranking, capacity, appraiser's proximity to subject property, proper licensing or state certification and availability.
- TSI's appraisal vendor database is considered proprietary information and is never publicly disclosed. TSI completes its order assignment process through our automated system employing the criteria cited above. Appraiser contact information is never provided to the Lender Client until the appraisal is submitted and the appraiser is provided only the Lender Client name and address to be included on the appraisal report.
- TSI prohibits appraisers communicating with the Lender Client and the borrower/property owner to obtain market and/or loan values.
- TSI does not provide estimated values, loan amounts or loan-to-value (LTV) ratios to the appraiser either verbally or in a written format. However, a purchase agreement will be supplied to the appraiser containing the negotiated purchase price in a purchase transaction.
- For a FHA transaction assignment, TSI is required to provide the Lender Client with the appraiser's name and license number in order to obtain an FHA Case Number.

TSI Appraisal Services will retain a copy of this certificate within its appraisal transaction management system. The certificate can be made available to any authorized institutions, successors and/or assignees by the originating Lender Client. Any knowledge of violation of the "Dodd-Frank Act" or terms within this certificate should be reported immediately to TSI Appraisal Services.