



## CERTIFICATION

### HOME VALUATION CODE OF CONDUCT

The undersigned, \_\_\_\_\_ (“Appraiser”), hereby certifies that he/she is in full compliance with and will adhere in all aspects to the Home Valuation Code of Conduct (“The Code”) for all conventional loans originated on and after May 1, 2009. Appraiser acknowledges that a failure to strictly adhere to The Code will result in the suspension of its approval to perform appraisals on behalf of Gateway and may result in appraiser being placed on the ineligible lists of GMG and other mortgage lenders. Appraiser further acknowledges and agrees that GMG may file a claim with Appraiser’s Errors and Omissions insurance policy should GMG determine, in its sole discretion, that any appraisal performed by Appraiser is not in compliance with The Code.

Company Name: \_\_\_\_\_

Officer Name: \_\_\_\_\_

Officer Title: \_\_\_\_\_

Officer Signature: \_\_\_\_\_

Date: \_\_\_\_\_



**GATEWAY MORTGAGE GROUP LLC**  
**Appraiser's Certification and Acknowledgements**

**INTRODUCTION**

The undersigned is requesting approval as a Registered Appraiser with Gateway Mortgage Group LLC (GMGLLC).

Registered Appraiser's must demonstrate a high level of integrity, trust, professional ethics and technical ability. Applicants for Registered Appraiser status are required to certify their commitment to professionalism, continuing education and conformance to industry standards (including FNMA, HUD, GNMA), and acknowledge specific accountability for the quality of their work.

**APPRAISER'S STATEMENT**

I certify that I am actively engaged in the real estate appraisal business and subscribe to a code of professional ethics that is similar in scope and content to the standards of ethical conduct adopted by the Appraisal Foundation member organizations.

I certify that I have read, understand, and will comply fully with the appraisal requirements of Title XI of the Federal Financial Institutions Reform, Recovery and Enforcement Act of 1989.

I certify that I have read, understand, and will comply with the Uniform Standards of Professional Appraisal Practice.

I certify that I have read, understand, and will comply fully with current Fannie Mae, Freddie Mac, HUD, appropriate regulatory agency guidelines, and with additional federal, state and private agency appraisal requirements, as they are published.

Notwithstanding any statements to the contrary made in any appraisals performed by me and submitted to GMGLLC, I acknowledge the fact that GMGLLC may rely on appraisal reports that are prepared by me, as the request of others, including real estate or loan brokers and agents. I understand that appraisal orders and reports are private consumer information subject to the security rules of the federal Privacy and Bank Security regulations.

I agree to be legally accountable to GMGLLC for compliance with the foregoing standards, guidelines, and requirements in any and all appraisal reports, and to indemnify GMGLLC for errors or inaccuracies contained therein, or privacy violations, as if the report had been specifically prepared for GMGLLC. The foregoing standards, guidelines, requirements, and indemnification liability for errors and inaccuracies will apply whether or not I am aware that such report is actually to be submitted to GMGLLC.

I agree, if anyone, including a member of our staff or the mortgage broker, tries to influence my opinion with respect to value or any other element in the appraisal process, to contact GMGLLC immediately to initiate appropriate corrective action.

I acknowledge that this Certification and Statement constitutes an express written contract between me and GMGLLC and shall supersede all prior and contemporaneous agreements, representations, and understandings. I further acknowledge that my legal liability to indemnify GMGLLC for either a breach of any of the terms of this Certification or for any errors or inaccuracies in appraisal reports prepared by me shall apply to all such appraisal reports, whether prepared by me prior to, contemporaneous with, or subsequent to my executing this Certification.

I acknowledge that the function of all my appraisals that have been or will be submitted in the future to GMGLLC will be to assist the underwriters at GMGLLC in making their lending decisions whether or not I know in advance that any particular appraisal has been or will be submitted to GMGLLC. I further acknowledge that GMGLLC has been or will be a third party beneficiary of any written or oral contract between me and a broker or borrower who hires me to do an appraisal and said appraisal has then or will be subsequently submitted to GMGLLC.

I acknowledge that my appraisal work and qualifications will be subject to periodic review for purposed of general evaluation, underwriting and quality control. The results of these reviews may be made available to other lenders, Private Mortgage Insurance Companies, Investors or regulatory agencies.

I acknowledge that GMGLLC is entitled to, and may in fact rely on, the contents and conclusions contained in my original appraisal report, regardless of any review appraisal that may be performed. The review appraisal process does not replace, or in any way diminish, my responsibilities as principal appraiser for any report in which I am a signatory.

I acknowledge that my status as a Registered Appraiser relies on continuing evidence of accurate, responsible reporting. Any pattern of unreliable performance, or individual instance of negligence, gross inaccuracy, misstatement or fraud, may result in my removal from the panel.

Registered Appraiser status implies no further endorsement. I will not claim, suggest or imply in any publicity or advertising that I am employed by, or have a special relationship with Gateway Mortgage Group LLC.

Signed By: \_\_\_\_\_

\_\_\_\_\_ Date

Print Name: \_\_\_\_\_



**FAIR LENDING MISSION STATEMENT**

Discrimination with regard to housing or credit based on race, color, religion, sex, familial status, national origin or ancestry violates the Fair Housing Act and the Equal Credit Opportunity Act. Gateway Mortgage Group LLC (GMGLLC) is committed to complying with all applicable laws.

**GMGLLC IS COMMITTED TO TREATING APPLICANTS AND BORROWERS EQUALLY AND WITH DIGNITY, REGARDLESS OF GENDER, RACE, OR SOCIO-ECONOMIC BACKGROUND.**

To ensure the success of GMGLLC's commitment, its employees and all those who do business with GMGLLC must be dedicated to fulfilling this commitment.

GMGLLC maintains and is committed to a policy of non-discrimination in mortgage lending. Prejudice or bias against individuals of low-to-moderate income or on the basis of race, color, religion, sex, familial status, national origin or ancestry is unlawful, immoral, and will not be tolerated by GMGLLC.

**GATEWAY MORTGAGE GROUP LLC**

The undersigned has received and read the above Fair Lending Mission Statement and agrees to act in accordance with such statement.

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Signature

Date

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Print Name