

Emporium

Appraisal Transfer Letter and Acknowledgement

Borrower: _____

Property Address: _____

Appraisal Company: _____

Property City, State, Zip: _____

Date: _____

_____ (Lender) assigns all rights, title, and interests to the appraisal on the above property to Emporium TPO LLC.

In addition, _____ certifies, to the best of its knowledge, that this appraisal was ordered and prepared in accordance with, and meets all requirements of, the Agencies' Appraisal Independence Requirements (AIR), Dodd Frank Act, Truth-in-Lending regulations, FIRREA, Consumer Protection Acts, and all applicable laws.

Specifically, in addition to the above certification, Lender acknowledges adherence to the following statements:

- The mortgage broker or MLO who took or processed the application, nor any Lender associate played any role in selecting, retaining, recommending, or influencing the selection of an appraiser.
- Neither the mortgage broker, MLO, nor any Lender associate had any substantive communication with the appraiser, nor did they assert any level of influence over the valuation provided by the appraiser.
- Lender has not allowed a mortgage broker to select an authorized AMC or an appraiser unless Lender has specifically authorized and designated a single AMC to act on its behalf of the mortgage broker.
- The appraiser was engaged directly by Lender through its authorized AMC.
- The appraisal being transferred is the most recent completed appraisal assignment.

_____ hereby transfers and releases all ownership and associated rights of this appraisal to Emporium TPO LLC.

Lender Representative Name (Typed)

Lender Representative Title

Lender Representative Signature

Date