

Dear Appraiser Professional:

We are delighted that you have expressed an interest in joining our panel of approved appraisers. LandSafe Real Estate Closing Services, Inc. ("LandSafe") is an industry leader in providing superior appraisal products and services nationwide. The following information will help you understand our company, professional qualifications, equipment / software requirements, performance conditions and the benefits of becoming an approved appraiser.

LandSafe has a strong commitment to quality and service. We have developed a total quality management approach to providing exemplary products and services to our customers. Each appraiser on our panel undergoes a rigorous approval process and is regularly monitored to help ensure that each appraiser is a highly skilled customer care professional dedicated to providing quality service to all LandSafe customers. We want to ensure our customers are not merely satisfied, but confident in the service and treatment they receive from us. We service many major customers. If you are approved to serve on our panel, you will have the opportunity to benefit from these relationships.

To meet the demands of our customers and provide quality services and products, we have developed advanced communications and production design relying on state-of-the-art technology to efficiently complete and electronically transmit our products. These efforts result in appraisal orders being processed and completed quickly and efficiently. Appraisers who are approved to our panel must acquire and maintain the necessary technologies to function within LandSafe systems and technologies.

In order to be considered for the LandSafe Appraisal Panel, you will need to fully complete, sign and submit the enclosed application package. Also, if you are approved to serve on the LandSafe Appraisal Panel, please note that you will be an independent contractor of LandSafe. This means you will not be an associate of LandSafe. Upon notification and acceptance as an approved appraiser on the LandSafe Appraisal Panel, you will be responsible for adhering to and complying with LandSafe policies, procedures and guidelines, as may be amended, changed or updated from time to time by LandSafe.

Once again, we are committed to becoming the preferred provider of appraisal products and services. We look forward to developing a mutually rewarding and professional relationship with you.

Sincerely,

LandSafe Real Estate Closing Services

LandSafe Real Estate Closing Services Program Benefits

The benefits of joining the LandSafe Appraisal Panel are as diverse as the individuals who make up our network. Here are a few things to keep in mind as you consider joining our team:

- **Opportunity for increased appraisal volume** — As a member of the LandSafe Appraisal Panel, you may receive assignments from divisions within Bank of America, as well as from other lenders and business partners who utilize LandSafe to fulfill their appraisal needs. Even in markets with reduced loan origination, we offer you the opportunity for consistent business from a variety of sources.
- **Customer service / scheduling support** — Our staff of customer service professionals will provide assistance when you have production questions or need help in resolving problems.
- **AppraisalPort®** — AppraisalPort is a secure, easy-to-use web site where you can accept orders, communicate with LandSafe on transactions, and submit completed reports, any time day or night. AppraisalPort can help improve office productivity, save valuable time and money, and speed turn-times. For more information, visit www.appraisalport.com.
- **Access to LandSafe Regional Chief Appraisers** — Certified and designated review appraisers can help you find fast answers to technical, USPAP and forms questions, provide quality control, oversee customer requirements, and provide regulatory updates.
- **Dedicated Fee Panel Vendor Management Team** — Our Fee Panel Vendor Management Team provides "corner-to-corner" nationwide coverage. Each regional area has a primary and secondary Vendor Relations Manager (VRM) dedicated to appraiser engagement, AppraisalPort and AI Ready™ compliance, and responding to appraiser inquiries and questions. Your VRM is your primary resource for any issues or comments involving LandSafe.
- **Continuing Education** — Periodically, LandSafe sponsors continuing education at various locations nationwide.

LandSafe Real Estate Closing Services Appraiser Panel Qualifications

What It Takes to Become a LandSafe Appraiser — In order to become an appraiser on a LandSafe Fee Panel, an appraiser must meet the following minimum requirements:

Level 1 Approval — Assignments may be completed by Level 1 Appraisers in accordance with LandSafe appraisal assignments and state licensing limitations, i.e. property value limitations and/or complexity of the appraisal assignment. This approval is eligible for all LandSafe appraisal assignments **except** multi-family.

The applicant must be a full-time residential real estate appraiser with a minimum of two (2) full years of residential appraisal experience and be a real estate appraiser who is certified or licensed by a U.S. State:

- Licensed
- Certified Residential or Certified General
- Samples required (see below)

Level 2 Approval — Assignments may be completed by Level 2 Appraisers in accordance with LandSafe appraisal assignments and state licensing limitations, i.e. property value limitations and/or complexity of the appraisal assignment. This approval is eligible for all LandSafe appraisal assignments.

The applicant must be a full-time residential real estate appraiser with a minimum of two (2) full years of residential appraisal experience and be a real estate appraiser who is certified or licensed by a U.S. State:

- Licensed (does not require supervisor's signature)
- Certified Residential or Certified General
- Samples required (see below)

SPECIAL CERTIFICATION ASSIGNMENTS AND SPECIALITY PROPERTY TYPES REQUIRE ADDITIONAL SAMPLES.

Samples collected to aid in identifying areas of expertise; some for future product use. Please submit samples for any product in which you wish to complete orders.

- Cooperatives (Coops) — two (2) samples
- Manufactured Home Certification — one (1) sample; Requires appraisal sample of manufactured home on form 1004C
- Super Jumbo Loan Program — two (2) appraisal samples with an appraised value over \$3,000,000
- Proposed Residential Property (Based on Plans and Specs) — two (2) samples

The following types of appraisers do not meet LandSafe minimum requirements and need not apply:

- Trainee
- Registered
- Provisional Licensed
- Associate
- Assistant

Applicants will be approved based on their level of licensing or certification attained, demonstrated appraisal expertise, the need for additional appraiser coverage in the marketplace, and acceptance of all policies, procedures and guidelines of LandSafe.

LandSafe Policy on Appraiser Independence

LandSafe Real Estate Closing Services, a provider of real estate closing services, is pleased to inform members of the LandSafe appraiser panel that it has adopted an updated internal policy to reinforce our long-standing position on the issue of appraiser independence.

LandSafe, an appraisal management company, is committed to providing a process that will allow its appraisers to provide their independent judgment of the value of the property they are asked to appraise. LandSafe is dedicated to providing an operating environment for its appraisers that is consistent with applicable federal and state laws and regulations to assure the independence of the appraisal process.

The LandSafe policy is guided by USPAP, FIRREA, the Federal Interagency Appraisal and Evaluation Guidelines of 1994, as amended, and other applicable federal and state laws, regulations and guidance.

LandSafe associates have been appropriately trained and qualified in the area of real estate and appraisals and understand the importance of appraiser independence in conducting their business activities and communications with mortgage brokers, mortgage lenders, real estate agents, borrowers, appraisers and other parties engaged in the loan origination process. LandSafe associates have been provided with training focused, among other things, on what is or may be considered a prohibited action under applicable law and guidance. LandSafe has established “best practices” that are being integrated into its operating procedures to further promote appraiser independence.

Should LandSafe become aware of any instance or complaint in which a reasonable basis exists to believe that a violation of applicable law or guidance on appraiser independence or unethical conduct has occurred in any LandSafe-related transaction, such information or complaint will be communicated to the appropriate compliance or ethics officer or operating unit of the related appraisal firm. Such communication is in addition to any other actions which LandSafe may take.

In addition, LandSafe has created and will maintain an Appraisal Independence Hotline in the form of a toll-free number to be maintained by the LandSafe Compliance staff for reporting any concerns with regard to appraisal independence issues that might arise that cannot be addressed through other processes or procedures. The toll-free number is **1.866.462.8113**. You can also send an e-mail to appraisal_independence@landsafe.com.

LandSafe Real Estate Closing Services AI Ready™ & AppraisalPort®

LandSafe Appraisal requires all appraisers to be Appraisal Institute Ready (AI Ready™) and linked to AppraisalPort®.

<http://www.appraisalport.com>

<http://www.aiready.com/vendormatrix.asp>



Information on AI Ready: You can find information on AI Ready, including participating software vendors, features and benefits, FAQs such as AI Ready being USPAP compliant, etc. on their web site at www.aiready.com.

Participating AI Ready Software Vendors: You can get all the information on a list of software vendors that offer AI Ready software, and then click on their name individually to get the forms software requirement, AI Ready module requirement, where to go to receive the necessary web updates, quick instructions on how to submit using that software provider and links to demos. <https://www.aiready.com/vendormatrix.asp>. Appraisals should be submitted directly from the forms software in an AI Ready format. If a form is not supported by AI Ready, form can be uploaded on the AppraisalPort web site in a first generation PDF.



Information on AppraisalPort: A single AI Ready powered web site built specifically for appraisers to do business with multiple clients, offering secure job status tracking and fulfillment and real time nested messaging.

Minimum system for using AppraisalPort: You will need Microsoft Internet Explorer 5.0 or higher, Netscape 6.0 or higher, or Msxml 3, Adobe Acrobat, **and** AI Ready software.

Information on AppraisalPort: You can find information on AppraisalPort, including "How To" guides, FAQs, Demo Library, etc. on their web site at www.appraisalport.com. If you are logged in, it can be accessed under Support Center. Your AppraisalPort account requires you change your password every 180 days.

AppraisalPort Contact Information: If you need any assistance, please contact AP Customer Support at support@appraisalport.com or 1.888.963.3330 between 7:00 a.m. to 7:00 p.m. Central, Monday through Friday.

LandSafe Real Estate Closing Services Appraiser Application Checklist

Application Documents:

- Request for Taxpayer Identification Number and Certification Form (W-9). To obtain a copy of the form, go to http://www.irs.ustreas.gov/prod/forms_pubs/formpub.html.
- Sample Invoice including the Appraisal Company Name and Federal Tax ID Number
- USA FACT form/Consumer authorization for background investigation
- Signed and Dated LandSafe Fee Schedule
- LandSafe Real Estate Closing Services *Acknowledgement of Terms*
- Copy of current State Certification/License (if allowed by your state)
- LandSafe Real Estate Closing Services *Appraiser Application Form*
- Proof of Errors and Omissions Insurance Coverage (if available)
- State/County Coverage Area Form (detailed down to zip code level)
- Signed *Conflict of Interest Statement*
- Signed *Disciplinary Action Disclosure*
- Two (2) recent Appraisal Samples (within the last year). Reports must be in PDF. Include report and all addenda for each of the following:
 - Two – 1025 (2–4 Family)

SPECIAL CERTIFICATIONS OR SPECIALITY PROPERTY REPORTS: IF REQUESTING TO COMPLETE APPRAISALS ON THE PRODUCTS BELOW, CERTIFICATION AND ADDITIONAL SAMPLES ARE REQUIRED.

- Cooperatives (Co-ops) — two (2) samples
- Manufactured Home Certification — one (1) sample
Requires appraisal sample of manufactured home on form 1004C
- Super Jumbo Loan Program — two (2) appraisal samples with an appraised value over \$3,000,000
- Proposed Residential Property (Based on Plans and Specs) — two (2) samples

(All samples must include: appraisal form, statement of limiting condition, map showing subject and comparable properties, sketch with floor plan, photo of subject and comps, appraiser's license number and expiration date on the appraisal.)

Please return this checklist with your complete application forms to: 1.888.898.1545
Please e-mail the report samples, in PDF, to the requesting Vendor Relations Manager e-mail address.
If you have any questions, please contact a representative at:
1.800.924.3633, press 5
Incomplete packages will not be processed.

**THIS PAGE CONTAINS SENSITIVE INFORMATION
FAX SEPARATE FROM APPLICATION TO
FAX: 1.800.778.3758**



AUTHORIZATION FOR BACKGROUND INVESTIGATION

- I. In connection with my application to be considered as an independent contractor for LandSafe Real Estate Closing Services, Inc. ("LandSafe"), I hereby authorize LandSafe to request any present or former employer, school, police department, financial institution or other persons having personal knowledge about me to furnish LandSafe with any and all information as to my character, general reputation, personal characteristics, and mode of living in connection with my application with LandSafe. This information may reveal my work habits, including oral assessments of my job performance, experiences and abilities, along with reasons for termination of past employment.
- II. I further authorize LandSafe to obtain information and records that includes, but is not limited to, credit history, criminal record, civil matters, driving record, previous employment, education verification, and professional license verification. A consumer report containing injury and illness records and medical information may be obtained after I have been approved as an independent contractor to LandSafe. Information is being procured from:
USA-FACT, Inc. • 6200 Box Springs Blvd • Riverside, CA 92507 • 1.800.547.0263
- III. In exchange for LandSafe considering me for approval as an independent contractor to LandSafe, I agree not to file or pursue any complaints, claims or legal actions of any kind against USA-FACT for providing the aforementioned information. I also agree not to file or pursue any complaints, claims or legal actions against LandSafe or any of its associates, representatives, or agents arising out of or in any way related to conducting a reference check or background investigation.
- IV. I am consenting that a photocopy of this authorization be accepted with the same authority as the original, and I specifically waive any written notice from any present or former employer who may provide information based on this authorized request. I understand this authorization is to be part of the application that I sign with LandSafe to become an approved independent contractor.
- V. If required by law, I have been given a stand-alone consumer notification that a report will be requested and used for the purpose of evaluating me as an approved independent contractor of LandSafe. If hired, this authorization shall remain on file and shall serve as an ongoing authorization for LandSafe to procure consumer reports or investigative consumer reports at any time while I remain an approved independent contractor of LandSafe.
- VI. If required by applicable law, I am entitled to receive a free copy of my consumer report before any adverse decision is made by LandSafe because of information obtained within my report.
 I request a copy of my consumer report I waive my right to a copy of my report

*****I understand that LandSafe will contact me by telephone for my credit card information and authorization to bill my designated credit card \$80.00 for a background check. This is a one-time authorization and any future charges to my designated credit card by LandSafe will require a new authorization from me.*****

| | | |
|---|--------------------------------------|---------------|
| Print Name: | | |
| Signature: | | Today's Date: |
| Mailing Address: | | |
| City, State, Zip: | Telephone No. (include Area Code) | |
| Other names (maiden name, etc.): | Date of Birth (for id purposes only) | |
| Social Security Number (for id purposes only) | | |
| Driver's License Number: | State of issue: | |
| The following States require sex and race information: GA, ID, MT | | |
| <input type="checkbox"/> Male <input type="checkbox"/> Female | | |

List addresses for the last seven years:

| | |
|----------------------------|---------------------------|
| Address, City, State, Zip: | Address, City, State, Zip |
| Address, City, State, Zip: | Address, City, State, Zip |

LandSafe Real Estate Closing Services Acknowledgement of Terms

If approved, I (the undersigned) agree that I will be acting as an independent contractor and not as an associate of LandSafe Real Estate Closing Services, Inc. (“LandSafe”), and as such, I acknowledge and agree to the following terms:

- I will provide appraisal products and services when requested by LandSafe and in accordance with LandSafe’s policies, procedures and guidelines (collectively, “LandSafe Policies and Procedures”).
- LandSafe makes no agreement or otherwise provides any guarantee to me that I will be provided any volume of business from LandSafe.
- I may be removed from the LandSafe panel at any time for any reason and LandSafe makes no agreement or otherwise provides any guaranty that I will be on its panel for any period of time. LandSafe will notify me in writing if I am removed from the panel.
- LandSafe may change my volume limits, available geography, and approved products at any time without notice.
- I will adhere to and comply with the production, customer service, quality and qualification requirements of LandSafe, as may be amended, changed or updated from time to time by LandSafe.
- I will physically inspect the subject property for every LandSafe order assignment that I have accepted. **The inspection of the property must be a personal on-site inspection and cannot be a “virtual” inspection.** The interior and exterior must be inspected unless the assignment is for an “Exterior-Only Inspection” appraisal report. The LandSafe-approved appraiser is allowed to sign as the Supervisory Appraiser only if the signature page indicates the following:
 - Did inspect interior and exterior of subject property (Interior & Exterior Inspection Appraisal)
 - Did inspect exterior of subject property from street (Exterior-Only Inspection Appraisal)
 - Did inspect exterior of comparable sales from street (all appraisals)
 - Assigned appraiser may not be a supervisor on an FHA order (LandSafe appraiser must sign on the “left” side)
- I will transmit all appraisals electronically in accordance with LandSafe requirements and failure to do so could result in suspension or termination from the panel.
- I will not base, either partially or completely, the appraisal analysis and/or opinion of market value on:
 - Race, color, religion, sex, age, martial status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
 - Predetermined opinions and/or conclusions, such as the owner’s estimate of value or any other estimate of value provided by the lender/client, realtor, broker, owner or any other party related to the subject property or any transaction involving it.
- I understand upon approval to the LandSafe panel, I will receive information regarding LandSafe Policies and Procedures. I will also receive periodic updates. The LandSafe Policies and Procedures are incorporated by reference and made a part of this *Acknowledgment of Terms*. Unless otherwise specified, if there is a conflict between this *Acknowledgment of Terms* and the LandSafe Policies and Procedures, the LandSafe Policies and Procedures will prevail.
- I agree to comply with all LandSafe appraisal policies, procedures and guidelines. Any LandSafe policies, procedures and guidelines that are disseminated to me may not be duplicated or transferred to any other person or entity without the prior written authorization of LandSafe.
- I agree to use the most current version of any LandSafe policies, procedures and guidelines as updates are published and provided to me.
- I agree to notify LandSafe of any change(s) to my contact information, including any change(s) to my home address, mailing address, e-mail, telephone number(s), name, etc. I agree to provide LandSafe written notification of any change(s) **within 30 calendar days of the change(s)**.

**LandSafe Real Estate Closing Services
Acknowledgement of Terms, cont.**

By my signature below, I certify that I have read, understand, and agree to the following privacy policy:

Data Sharing & Confidentiality: LandSafe Real Estate Closing Services, Inc. and its customers will provide appraiser fee panel members with customer information (e.g. name, property, address, phone number, and the fact of a customer relationship) in order for the appraiser to conduct an appraisal for the LandSafe customer. The appraiser shall maintain the confidentiality of all customer information provided or related to the appraisal and use it only for the purposes of providing the appraisal services to LandSafe. The appraiser agrees to handle all customer information consistent with this privacy policy, available upon request, and applicable federal and state laws and regulations, including but not limited to Title V of the Gramm-Leach-Bliley Act (15 USC 6801 et seq.) and its implementing regulations (16 C.F.R. Part 313). The appraiser specifically acknowledges that it is prohibited from directly or indirectly selling, loaning, renting, transferring, disclosing, conveying, or otherwise making available to any third parties any customer information provided or related to the appraisal without the express prior written consent of LandSafe Real Estate Closing Services, Inc.

Non-Compete Agreement:

- Yes**, I signed a non-compete letter with a previous employer
- No**, I have **not** signed a non-compete letter

If you checked “yes” to the non-compete question or if at anytime you engage in a non-compete agreement, you must notify LandSafe and provide the following:

- Copy of the agreement, if available

If copy is not available, please provide the following:

- Contact Name: _____
- Company Name: _____
- Company Address: _____
- Company Phone Number: _____
- Date Agreement Made: _____
- Term/Expiration Date: _____

Agreement to All Terms

By signing here, I agree to **all** terms as stated above, including the electronic transmission of appraisals.

Signature of Appraiser

Date

Printed Name of Appraiser

LandSafe Real Estate Closing Services Coverage Area Form

LandSafe Real Estate Closing Services, Inc. defines maximum allowable coverage limits to (i) the county in which the appraiser resides, or (ii) the county in which the appraiser maintains an office, as well as the adjoining counties.

*** IF NOT COVERING THE ENTIRE COUNTY, PLEASE LIST CITY AND ZIP CODES ON A SEPARATE PAGE**

| Add / Delete | County / Parish / Borough | State | City | Zip Codes * | Is MLS available? | Do you subscribe to MLS in this county? |
|----------------|---------------------------|-------|------|-------------|--|--|
| Primary | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
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| | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

*** Please add additional pages as necessary**

LandSafe Real Estate Closing Services Conflict of Interest Statement

Please initial each section (as applicable), sign below and return to LandSafe. This *Conflict of Interest Statement* and the requirements herein are in addition to the *Contingent and Limiting Conditions Acknowledgement* that is part of every appraisal report:

_____ I do not have a personal relationship with, and I am not a family member of, any associate of Bank of America Corporation, including any respective subsidiaries and affiliates, such as Bank of America National Association. (Family member includes those associates related to the applicant by marriage.)

OR

_____ I have a personal or family relationship with _____, who is an associate of _____, and whose address of employment is _____.

If a family relationship, **please define family connection:** _____.

AND

_____ I will not accept any appraisal assignments from the specific branch associated with the aforementioned person.

_____ I will not accept any appraisal assignments from the specific branch associated with the aforementioned person, with whom I have a personal or family relationship.

_____ I will not accept any assignments on which the aforementioned person has had any participation and/or financial interest.

_____ I will not accept any appraisal assignments connected to loans originated by and/or transferred to the lending entity associated with the aforementioned person.

_____ I will only accept LandSafe assignments if I am a full-time appraiser and have a current License or Certification in the state where I reside. By full-time, I mean that I appraise real estate at least 40 hours/week and do not have another job or business that competes or conflicts with my daily appraisal routine.

*** REQUIRED: All applicants must complete the section below. ***

_____ I understand that random samples of my appraisal products will be audited by LandSafe. Any conflict of interest situations noted in these audits may lead to suspension and/or termination from LandSafe's panel of approved appraisers.

_____ I will notify LandSafe **within 30 calendar days** of any change in relationship that could result in a potential or perceived conflict of interest.

Please **sign** below and return with the other required documents to LandSafe.

Signature of the Appraiser/Applicant

Date

Printed Name of the Appraiser/Applicant

LandSafe Real Estate Closing Services Disciplinary Action Disclosure

As part of the application process, LandSafe requires the applicant to disclose any past, current and / or pending disciplinary action by a state appraisal licensing board or other regulatory agency.

I do **NOT** have any past, current and / or pending disciplinary action by a state appraisal licensing board or other regulatory agency.

I have previously been disciplined by a state appraisal board or other regulatory agency. (Please provide the month/year you were disciplined, the reason(s) for discipline, and the specific disciplinary action taken by the state / regulatory agency.)

[Provide information here...]

I am currently disciplined by a state appraisal licensing board or other regulatory agency. (Please provide the reason(s) for discipline and the specific disciplinary action taken by the state / regulatory agency.)

[Provide information here...]

I have been notified by a state appraisal licensing board or other regulatory agency of pending disciplinary action. (Please explain the reason(s) for pending disciplinary action.)

[Provide information here...]

1. Has a bank regulatory agency ever entered an Order against you? YES
NO

If you answered YES to Question 1 above, please answer Questions 2–4 below.

2. If you answered YES to question 1 above, please briefly explain the terms of the Order.
[Explain terms of Order here...]

3. Do the terms of the Order place any limitations on the services you can perform for Bank of America Corporation or any of its subsidiaries or affiliates? [Provide limitations here or write "Not Applicable".]

4. If the Order has expired or been terminated, please provide the date of expiration or termination.
[Provide date of expiration or termination.]

***I agree to immediately notify LandSafe Real Estate Closing Services should I become subject to any state appraisal licensing board and/or other regulatory agency disciplinary action.**

Please sign and date below and return with the other required documents to LandSafe.

Signature of the Appraiser/Applicant

Date

Printed Name of the Appraiser/Applicant