Dear Appraiser Partner,

Thank you for your interest in joining our team – a team that is dedicated and destined to become the industry leader in providing superior residential appraisal products through a “non-influence” valuation process executed to the strictest standards of objectivity. The following information will tell you more about our company and specify our professional qualifications, performance requirements, and the benefits of becoming one of our approved appraisers.

StreetLinks Lender Solutions evolved from the most successful direct appraisal company in the Midwest. Our leadership and ownership team consists of veteran licensed appraisal company executives and former lending industry executives. We place the strictest emphasis on superior quality and exceptional service. As such, our professional appraiser network is the backbone of our business. We expect exactly what you want to provide – an unbiased, accurate “underwriter-ready” appraisal.

StreetLinks has redefined appraisal management to meet the new demands of today’s complex lending landscape. We remain the only National Appraisal Management Company that has constructed its entire process to be “originations-friendly” while providing the compliance that exceeds all existing and proposed regulatory requirements.

No other AMC offers:

- **100% Loss Warranty** – We back-up every appraisal with one simple commitment available nowhere else – in the unlikely event an Investor suffers a loss related to a proven defect in our valuation – we will pay it – period.
- **100% Appraisal QC** – StreetLinks completes a line-by-line, comprehensive quality control pre-underwriting screening of every appraisal that we deliver. We do no utilize any type of automated scrubbing technology as it cannot provide the comprehensive review and analysis needed in today’s lending environment.
- **Certificate of Compliance** – A “Certificate of Compliance” is issued with every appraisal report. This industry-exclusive certification assures lenders and investors the appraisal has been performed according to an arms-length process that meets and exceeds any present or pending regulatory requirements.
- **ValueVault** – We permanently archive each original appraisal report and its corresponding Certificate of Compliance in our proprietary and secure “ValueVault™”. No one else offers this level of security and commitment to authenticity.
- **AppraisalAdvocate** – We maintain staff appraisers dedicated to our clients and Appraiser Partners to navigate questions and concerns with underwriters and appraisers.
- **PipeFire Technology** – Simply the best, most user friendly appraisal fulfillment, accounting, and tracking communication technology in the industry and offers a full suite of accounting tools.
- **Independence** - Streetlinks has an Independence Hotline and email address dedicated to appraisers in the event the appraiser is or has been pressured by any person or affiliate of the Client or StreetLink’s Associate to obtain a predetermined value or engage in any form of unethical behavior, Appraiser shall communicate the behavior to StreetLinks.

In addition to our online appraiser sign up, the following documentation will complete your application to join StreetLinks panel of approved appraisers. If you decide you would like to join our team, please carefully review and complete all of the requested information. At StreetLinks we retain only the best appraisers in the nation that are committed to delivering exemplary service and a quality product while strictly adhering to our Service Level Agreement and executing on every order accordingly.

Sincerely,

Mike Floyd
Chief Corporate Appraiser
Partnership Benefits

At StreetLinks we attract and retain the best appraisers in the nation. Our approach is to provide our appraisers with the benefits and support they need to focus on completing the highest quality appraisals. Please keep in mind the following as you consider joining our team.

- **Receive Orders at No Cost** – StreetLinks allows you to receive appraisal orders without marketing costs or membership fees. StreetLinks assigns orders accordingly based on geographic competence and the professional performance of the appraisers in our network. You accept only the assignments that your schedule allows.

- **We Manage the Process** – Assignments are handled with a combination of our automation and knowledge of historical performance. Appraisers have no direct contact with Loan Officers so there is no pressure to compromise professional standards. StreetLinks was founded by appraisers, and we treat our appraiser partners fairly and with the respect they deserve. We expect exactly what you want to provide – a fair and accurate appraisal.

- **We Manage the Problems** – We maintain an internal staff ratio of one licensed appraiser per three trained underwriters. We also ask all clients for their lender specific guidelines up front to mitigate multiple follow up requests for changes and revisions. Most issues can be resolved internally with little or no involvement from the appraiser.

- **No Collection Hassles** – You no longer need to waste valuable time chasing clients who fail to pay for the services ordered. You provide high quality appraisals in a timely and professional manner and we pay you for those services on a weekly basis, net 30 days.

- **Access to StreetLinks Appraisal Advocate** – StreetLinks has created a special role within our organization to handle direct, appraisal questions and concerns. Our appraisal advocate can help you find fast answers to technical questions, provide quality control, oversee underwriting requirements, and provide regulatory updates.

- **Powered by Pipefire** – StreetLinks proprietary software production system provides you with a user friendly interface to track your order inventory, access your system profile and view real time billing information.
Appraiser Application Checklist

Application Requirements

☐ Complete the online sign up process on our website, [www.streetlinks.com](http://www.streetlinks.com), and provide the following:

- Basic Company Information
- Individual Appraisers
- State and County Coverage Area
- Product Fee Schedule
- Copy of Current State License
- Proof of Company E&O Insurance
- Proof of Appraiser E&O Insurance

☐ Taxpayer Identification Number and Certification Form W9
   To obtain a copy of the form go to [http://www.irs.ustreas.gov/formpub.html](http://www.irs.ustreas.gov/formpub.html)

☐ Reviewed Appraiser Qualifications

☐ Reviewed Production Requirements

☐ Reviewed Unacceptable Appraisal Practice

☐ Signed and dated Certificate of Compliance Statement

☐ Signed Disciplinary Action Disclosure

☐ Signed and dated Conflict of Interest Statement

☐ Signed and dated StreetLinks Network Agreement

Please return this checklist with your complete package to one of the following:

StreetLinks Lender Solutions
Appraiser Relations Department

7551 South Shelby Street
Indianapolis, In 46227

p: 866.794.6371. | f: 913.748.8992
[http://www.StreetLinks.com](http://www.StreetLinks.com) | appraiser.relations@StreetLinks.com

Incomplete packages will delay processing
Appraiser Qualifications

A professional appraiser network is the backbone of our business. At StreetLinks we attract and retain the best appraisers in the nation. Our approach is to provide our appraisers with the benefits and support they need to focus on completing the highest quality appraisals.

To be eligible for inclusion in the StreetLinks Lender Solutions Appraiser Relations Network, an appraiser must meet the following minimum experience and licensure requirements.

- The applicant must have a minimum of two (2) full year’s residential appraisal experience and be licensed or certified by each State included in the applicant’s service area with NO pending litigation.

By completing the appraiser engagement package, the appraiser hereby represents and warrants the following:

- that they have and shall maintain any necessary licenses to perform the appraisal work required in accordance with state/local regulations and requirements,
- that they shall immediately inform StreetLinks in the event they no longer maintain such licenses,
- that they will, at all times, conduct the appraisal within requirements as set forth by local, state, and/or federal authorities,
- that they shall carry sufficient E&O insurance to meet lender/investor requirements.

The following types of appraisers do not meet StreetLinks minimum requirements and should not submit an application:

Trainee | Associate | Registered | Assistant
Production Requirements

Order Assignment

*IQ Select™* - Traditional AMC’s direct assignments to the lowest fee appraiser placing emphasis on profit per-order - not giving equal consideration to appraiser proximity, geo-competency and historical quality/service metrics. StreetLinks does not set appraiser fees. We assign orders intelligently on the basis of:

- **Appraiser Proximity** – StreetLink’s average geo-coded distance from appraiser to subject property is under 10 miles in suburban and urban areas and less than 16 miles in rural areas.
- **Quality** – Each appraisal is graded (as a function of our manual underwriting process) for its adherence to applicable guidelines and client specific guidelines, as well as administrative and valuation construct/logic. Each appraiser’s historical performance is averaged and weighted in the IQ-Select™ algorithm and displayed to the associate assigning the order.
- **Service** – StreetLinks tracks and logs appraiser performance metrics on each stage of the appraisal process including acceptance, scheduling, submission, communication response and average revision requests. The data is compiled and included in the IQ-Select™ algorithm and displayed to the associate assigning the order.
- **Capacity** - StreetLinks tracks capacity level metering on each appraiser. Appraisers that have reached their predetermined capacity will not be considered for an assignment unless a management exception is granted.
- **Fee** – If all else is equal, StreetLinks will consider the reasonability of the individual appraiser’s requested fee.

Order Acceptance

Appraisers will be contacted by phone, fax, and/or email with an appraisal order and given the location, due date, product type, specific underwriting criteria, additional service terms and product fee for the order. We do not broadcast orders to multiple appraisers. If you receive an order request from StreetLinks, the order is yours to accept or reject for 6 business hours.

Orders may be accepted under the following methods:

- **StreetLinks Assignment Notification & Direct Response Assistant (SANDRA)** - When an order is placed with StreetLinks, an automated phone call is placed to the selected appraiser in the area allowing for faster acceptance and scheduling of the appraisal. Appraisers are encouraged to accept orders via the SANDRA system, within a 6 hour timeframe.
- **SMS** - Order notifications can be sent out via text messages to the appraiser’s cell phone number. The message includes the property address, product type, fee and due date. Appraisers are encouraged to accept orders via the SMS system, within a 6 hour timeframe.
- **StreetLinks Website** – Appraisers may log into the StreetLinks website and accept orders from the “New Order” queue.
- **Verbal** – Appraisers may verbally accept orders with a StreetLinks associate. The verbal acceptance will be recorded and attached to the transaction for future reference.
Special Instructions

Each order will contain a set of special instructions pertaining to that order. In order to comply with specific lender’s underwriting guidelines, these special instructions are conditions of your engagement contract for that order. It is imperative that appraisers read and adhere to the performance and reporting standards detailed in the special instructions section of each order. Failure to adhere to any special instructions will result in a rejected report and will require corrections. Severe deficiencies relating to order instructions may delay or reduce compensation. Questions regarding order instructions can be directed to any StreetLinks associate via telephone or the web-based communications log.

Communication

Communication is critical to the relationship between StreetLinks and our network appraisers. Appraisers are required to contact us at any point in your appraisal process if issues arise regarding the following:

- Delays
- Cancellations
- Problems with entry contact
- Missed Appointments
- Report delivery deadline

StreetLinks is committed to providing a process that allows its appraisers to provide their services free from coercion or influence. StreetLinks is dedicated to providing an operating process for its appraisers that is consistent with applicable federal and state laws and regulations to assure the independence of the appraisal process.

Appraisers are expected to utilize the StreetLinks website and the “StreetLinks Communication Log” as the primary source of communication.

Do not communicate directly with loan officers or any other person directly associated with the client (with exception of the DE Underwriter for FHA assignments) in order to protect the lender from potential coercion liability and to ensure accurate and unbiased valuations. Immediately report communication attempts by any such person to the StreetLinks Independence Hotline listed below.

In the event the Appraiser is or has been pressured by any person or affiliate of the Client or StreetLinks Associate to obtain a predetermined value or engage in any form of unethical behavior, Appraiser shall communicate the behavior to the StreetLinks Independence Hotline listed below:

Appraiser Independence is here to stay - No one does it better than StreetLinks!

StreetLinks Independence Hotline

p: 1 (800) 778-4915 | independence@streetlinks.com
USPAP Update

The newest iteration of the USPAP includes several new requirements, the most notable of which pertains to the disclosure of prior services. New guidelines have been added to the “Lender-Specific Requirements” for each appraisal order including the appropriate procedure for meeting the new guidelines as they relate to StreetLinks orders. A brief description of the new USPAP requirement and StreetLink’s procedure is as follows:

Effective January 1st, 2010, the ETHICS RULE now requires an appraiser to disclose any prior services provided regarding the subject property within the three years preceding the new request / assignment. Ideally, this disclosure should be made to the client prior to acceptance of the new assignment, or as soon as the appraiser realizes that a prior service was performed, so that the client can determine if the prior service provided by the appraiser constitutes a potential conflict of interest. Once the disclosure has been made, the client will then determine if it is acceptable for the appraiser to proceed with the new assignment, or if they would prefer to make a request from a different appraiser who has had no association with the subject property in the recent past.

The appraiser should attempt to provide sufficient information for the client to make an informed decision, while being careful not to disclose any information pertaining to the original assignment results or other confidential information. StreetLinks would recommend providing a detailed description of the type of service provided (i.e. appraisal for a mortgage finance transaction, CMA for a potential listing, etc…) and the date of the service provided. StreetLinks requires the disclosure to be posted to our website communication log.

If you do not recognize that you have performed a prior service on the subject property until your arrival at the property, please proceed with your scheduled inspection and notify us immediately thereafter. Under all circumstances, once the disclosure is made, StreetLinks will place the file on hold within our system while awaiting proper directives from the client.

If the prior service that you provided for the subject property included a requirement that you not disclose any details about the assignment, including that a service was even performed, then in order to comply with USPAP, you must reject the new assignment because the necessary disclosure cannot be made. Finally, when the initial disclosure is made and the lender gives consent to the appraiser to proceed with the assignment, the appraiser must also include a written disclosure within the appraisal report narrative indicating that a prior service was performed for the subject property within the past three years and that the lender has been made aware of said service.

Scheduling

- The property access contact must be contacted within 12 - 24 hours of order receipt.
- You must notify StreetLinks immediately, via our website or telephone of your scheduled inspection time. For orders not requiring an interior inspection, communicate your anticipated inspection time.
- If you are unable to contact the property owner within the first 24 hours, notify StreetLinks immediately. StreetLinks will try to obtain additional contact information for you.
Payment

Under no circumstances are you to accept any form of payment from the property owner, borrower, or any Realtor. If a homeowner has questions regarding payment, please provide them Streetlink’s phone number and direct them to contact us. Invoice StreetLinks directly for any and all services rendered as a result of a StreetLinks order. StreetLinks distributes payment for services no later than thirty (30) days after receipt of the final appraisal report.

Report Delivery

- Reports are due within 48 hours after property inspection, but no later than five (5) business days after you receive the order (unless otherwise specified). Exterior inspection assignments are due within three (3) business days after assignment (unless otherwise specified).
- Appraisal reports must be submitted via our website in PDF format.
- DO NOT include an invoice within your appraisal report PDF document. Please upload your invoice as a separate attachment.
- StreetLinks will specify the client to be named in the report. This information will appear in the “Make Report Out To:” field of our order.
- Revisions requested by our QC department must be made within 24 hours of request.

Post Completion

In the event that the client expresses concerns in regards to the appraisal report or specifically requests additional reporting requirements, StreetLinks may contact you to comply with such requests assuming they are compliant with the Uniform Standards of Professional Appraisal Practice (USPAP), Fannie Mae and Freddie Mac guidelines, the Real Estate Settlement and Procedures act (RESPA), the Financial Institutions Reform Recovery and Enforcement Act (FIRREA), and/or the Federal Housing Administration (FHA).

- Post completion requests are considered to be included in the original scope of the assignment and must be made within 24 hours of the request.

Helpful Hints

To limit phone calls, voicemails, and/or emails from StreetLinks, simply sign in every morning and evening and provide us with an update on your current active orders. If you are on the road and do not have access to your computer or the StreetLinks website, you may call in and provide a StreetLink’s associate with the status of all your current orders.
Conduct Expectations

Appointments/Introductions

- Set appointments via phone by first formally introducing yourself with first and last name, identify your firm’s name, and identify why you are calling
- At inspection, identify yourself (first and last name) and any assistants. Supplement your formal introduction by handing your business card to the client.
- If you will be late or need to cancel an inspection, call the client immediately upon your knowledge of this

Appearance/Attire

- Always present yourself in appropriate professional attire (with consideration to the seasonal/daily weather)
- Avoid: Jeans with holes or embellishments, athletic pants or shorts, sandals, t-shirts, or hats (other than those officially issued from your firm with business logo)
- Preferred attire: Polo/golf shirts, button dress shirts, clean jeans or slacks, appropriate foot wear
- No smoking

Protect Against Inappropriate Conversation Topics with Homeowners

- Comparable Selection
- Your driving distance to the subject
- Value
- Interest Rates
- Mortgage Rates
- Mortgage Terms

If a homeowner, real estate agent, or borrower attempts to engage you in conversation regarding any of these topics, please politely explain that you are contractually prohibited from discussing such topics with anyone other than StreetLinks.

Keep in Mind

- With respect to the homeowners, please remove your footwear upon entrance of any residence or place clean “booties” over your footwear before entering the residence
- Avoid having other persons accompany you to your inspections other than formally introduced trainees/assistants
- Never give the impression that you are in a rush
- Always walk the entire interior and exterior of the residence
Unacceptable Appraisal Practices

StreetLinks completes a line-by-line, comprehensive quality control pre-underwriting process on every appraisal that we deliver. We do not rely on any type of automated scrubbing technology, as this technology cannot provide the comprehensive analysis needed in today’s lending environment.

In addition to the Client Specific Review Criteria contained in this document, All appraisal reports are pre-underwritten for compliance with the Uniform Standards of Professional Appraisal Practice (USPAP), Fannie Mae and Freddie Mac guidelines, the Real Estate Settlement and Procedures Act (RESPA), the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA), FHA, and finally, the Client Specific Guidelines. Pre-underwriting reviews are focused on FNMA appraisal report forms revised March 2005. The completed and approved appraisal should lead the reader of the report to the same conclusions regarding estimated value and property condition as those derived by the appraiser. The following is a brief list of unacceptable appraisal practices published by Fannie Mae and supported by StreetLinks.

- Development of and/or reporting an opinion of market value that is not supportable by market data or that is misleading
- Development of a valuation conclusion that is based—either partially or completely—on the sex, race, color, religion, handicap, national origin, or familial status of either the prospective owners or occupants of the subject property or the present owners or occupants of the properties in the vicinity of the subject property; or that is based on any other factor that local, state, or federal law designates as being discriminatory, and thus, prohibited
- Misrepresentation of the physical characteristics of the subject property, improvements, or comparable sales
- Failure to comment on negative factors with respect to the subject neighborhood, subject property, or proximity of the subject property to adverse influences
- Failure to adequately analyze and report any current contract of sale, option, offering, or listing of the subject property and the prior sales of the subject property and the comparable sales;
- Selection and use of inappropriate comparable sales or the failure to use comparable sales that are locationally and physically the most similar to the subject property
- Creation of comparable sales by combining vacant land sales with the contract purchase price of a home that has been built or will be built on the land
- Use of comparable sales in the valuation process even though the appraiser has not personally inspected the exterior of the comparable properties by, at least, driving by them
- Use of adjustments to the comparable sales that do not reflect the market’s reaction to the differences between the subject property and the comparable sales, not supporting the adjustments in the sales comparison approach, or the failure to make adjustments when they are clearly indicated
- Use of data—particularly comparable sales data—that was provided by parties who have a financial interest in the sale or financing of the subject property without the appraiser’s verification of the information from a disinterested source (for example, it would be inappropriate for an appraiser to use comparable sales provided by the real estate broker who is handling the sale of the subject property, unless the appraiser verifies the accuracy of the data provided with another source and makes an independent investigation to determine that the comparable sales provided were the best ones available.)
Development of and/or reporting an appraisal in a manner or direction that favors either the cause of the client or any related party, the amount of the opinion of value, the attainment of a specific result, or the occurrence of a subsequent event in order to receive compensation and/or employment for performing the appraisal and/or in anticipation of receiving future assignments.

Development of and/or reporting an appraisal in a manner that is inconsistent with the requirements of the Uniform Standards of Professional Appraisal Practice that were in place as of the effective date of the appraisal.

**Fannie Mae Unacceptable Appraisal Practices**

Fannie Mae published a guide for lenders and appraisers in April 2009.

Certificate of Compliance

StreetLinks supports 100% appraiser independence, as well as strict adherence to the statutes and guidelines set forth in the Fannie Mae and FHA Appraiser Independence Guidelines, as well as, the Appraiser Independence Provisions of the Dodd-Frank Financial Reform Act (HR 4173). StreetLink's “Certificate of Compliance”, assures lenders and investors the appraisal has been performed according to an arms-length process that meets and exceeds any present or pending regulatory requirements.

Please review and initial the items below:

_____ I understand and agree to provide services to StreetLinks in accordance to the statutes and guidelines set forth in the above noted Appraiser Independence Requirements and per the appraisal related policies of Fannie Mae, Freddie Mac, HUD/FHA, USPAP, and the Specific underwriting requirements of the Lender/Client.

_____ I understand and agree that if I am contacted by a member of the lender’s loan production staff, a mortgage broker, or any other party with an interest in the specific transaction with the intent of influencing or attempting to influence my unbiased and professional opinions, I am to notify StreetLinks immediately.

_____ I understand and agree that I am to provide my professional and objective opinion of value and that I am NOT to consider any estimated or target value that a homeowner or real estate agent may provide at the time of property inspection.

_____ I understand and agree that I am to provide my professional and objective opinion of value and that I am NOT to allow the purchase price in a purchase agreement to unduly influence my opinion of value.

_____ I understand and agree that I am to provide my professional and objective opinion of value and that I am NOT to allow hearsay or unverified information to influence my opinion of value.

Please initial each section of this acknowledgement, sign below and return with application package.

________________________________________
Signature of the Appraiser/Applicant

________________________
Date

________________________
Printed Name of the Appraiser/Applicant
Conflict of Interest Statement

Please initial each section as applicable, sign below and return to StreetLinks. 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.

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

<table>
<thead>
<tr>
<th>Section</th>
</tr>
</thead>
<tbody>
<tr>
<td>I do not have a personal relationship and I am not a family member of with any StreetLinks Client and/or Broker, including any respective subsidiaries and affiliates.</td>
</tr>
<tr>
<td>OR</td>
</tr>
<tr>
<td>I do have a personal relationship and or a family relationship with ____________, who is an associate of ________________, located at __________________________.</td>
</tr>
<tr>
<td>If a family relationship, please define family connection: __________________________.</td>
</tr>
<tr>
<td>AND</td>
</tr>
<tr>
<td>I will not accept assignment if I have a personal relationship with and I am not a family member of any employee of any StreetLink’s Client and/or broker.</td>
</tr>
<tr>
<td>I will not accept appraisal assignments associated with listings or sales that have been generated from my office.</td>
</tr>
<tr>
<td>I will not accept a StreetLinks appraisal assignment if I have a personal or business interest in the property being appraised.</td>
</tr>
<tr>
<td>I will not accept a StreetLinks appraisal assignment for a field review where I have a relationship with the original appraiser, if I am to be objective in my review.</td>
</tr>
</tbody>
</table>

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

________________________  ________________
Signature of the Appraiser/Applicant          Date

________________________
Printed Name of the Appraiser/Applicant
Disciplinary Action Disclosure

StreetLinks requires the applicant to disclose any past, current and/or pending disciplinary actions by a state licensing board or other regulatory agency.

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

☐ 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.)
  
  Month: ____________ Year: ____________
  Reason: ____________________________________________________________________________________________________________
  ________________________________________________________________
  ________________________________________________________________

☐ 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.)
  
  Reason: ____________________________________________________________________________________________________________
  ________________________________________________________________
  ________________________________________________________________

☐ 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.)
  
  Reason: ____________________________________________________________________________________________________________
  ________________________________________________________________
  ________________________________________________________________

I agree to notify StreetLinks immediately 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 StreetLinks.

______________________________  ________________
Signature of the Appraiser/Applicant                          Date

______________________________
Printed Name of the Appraiser/Applicant
Network Agreement

The undersigned appraiser ("Provider") hereby agrees that if approved, then in consideration of such approval and with respect to, in consideration of, each appraisal order received from StreetLinks Lender Solutions ("StreetLinks"), that:

1. Provider will be acting as an independent contractor and not as an employee, partner or agent of StreetLinks. Nothing contained herein shall constitute a partnership or joint venture between StreetLinks and Provider. Further, nothing in this agreement shall be deemed to create an employment relationship between StreetLinks and Provider.

2. StreetLinks has made no guarantee of any volume of business. Provider understands the volume fluctuations will occur due to StreetLinks’ management of the appraiser network fee panel based upon a variety of management approved administration policies including, but not limited to, the following:
   a. Metrics of the StreetLinks assignment algorithm independently deem that the provider is not the most appropriate choice for any particular assignment or series of assignments.
   b. Assignments will be directed away from any appraiser where the potential for a conflict of interest exists, or public appearance of the potential for a conflict of interest exists.
   c. The provider is placed under investigation for poor performance or inappropriate conduct due to a verified complaint or internal QC audit.

3. StreetLinks is providing a variety of services in exchange for the amount paid to StreetLinks by the client or borrower.

4. Provider may be removed from Streetlinks’ approved appraiser list for violation of this agreement. Any alleged infraction with the potential to cause removal will be communicated to the provider in writing. Sufficient time (approximately 30 days) will be allowed to provider to issue a satisfactory rebuttal to any alleged violations.

5. Provider must adhere to the production and qualification requirements as set by StreetLinks from time to time.

6. Provider must inspect the subject property for every StreetLinks order that Provider has accepted and/or reassigned to an appraiser or trainee. The StreetLinks approved appraiser is allowed to sign as the Supervisory Appraiser if the “Did Inspect” box on the appraisal form is checked.

7. StreetLinks may provide to the Provider confidential loan applicant information in order for the Provider to conduct an appraisal (customer and consumer information, including but not limited to, names, addresses, telephone numbers, account numbers, financial and transactional information
and nonpublic personal information of consumers as defined in Title V of the Gramm-Leach-Bliley Act, and any implementing regulations or guidelines there under). The Provider shall maintain the confidentiality of all customer and consumer information provided by StreetLinks and use such information only for the purposes of providing the appraisal and shall protect the confidentiality of such information in accordance with applicable federal and state laws and regulations, including but not limited to Title V of the Gramm-Leach-Bliley Act (15 USC 6901 et seq.) and its implementing regulations and guidelines. The appraiser specifically acknowledges that it shall take commercially reasonable steps to protect against threats to the security of customer and consumer information, protect against unauthorized access to or use of such information, and ensure the proper disposal of such information when it is no longer needed. Provider is explicitly prohibited from directly or indirectly selling, loaning, renting, transferring, disclosing, conveying, or otherwise making available to any third parties any customer and consumer information provided or related to the appraisal without the express prior written consent of StreetLinks.

8. All terms of this Agreement shall be governed in accordance with laws of the state of Indiana.

9. The provisions of 7 shall survive the termination of this Agreement. Otherwise, Provider may terminate this Agreement at any time upon written notice to StreetLinks.

10. The Provider agrees and acknowledges that the arrangement between the Provider and StreetLinks is nonexclusive.

11. This Agreement supersedes all other agreements and understandings of the Provider, both oral and written, with respect to the subject matter described herein (but the Provider shall continue to be bound by any certificates or representations given to StreetLinks not expressly in conflict with this Agreement).

______________________________  __________________
Signature of the Appraiser/Applicant  Date

______________________________
Printed Name of the Appraiser/Applicant