

HVCC Compliance. So you have it all figured out. You are 100% sure that you have managed this federal regulation just right. All you had to do was almost nothing to be in compliance because this is what you do and no one else knows better than you. "I have being in this business long enough to know how to handle this changes". "Who said I am not in compliance?", "I just assigned my receptionist to sort those appraisal requests. She keeps it all logged on a piece of paper".

So you have it under control, ah?

Specially because she is not part of the production team, as stated on the HVCC regulation. She will not be induced by nobody from the production team. The team who has being doing it wrong for years, now all of the sudden you have made a business decision of assigning your receptionist, or some employee to keep track of the appraisers by assigning them on a rotation without the influence of nobody. Genius..!!! Sounds like an excellent decision, lets hope nobody goes behind your back and ask this person to



"IMPLEMENTING THESE CHANGES WON'T BE EASY. WE'RE PRETTY SET IN DOING THINGS THE WRONG WAY."

"assign this appraisal to this particular appraiser, he knows how to work with me when I ask him to, I need this loan to close with this amount ASAP". Nice, ah?.....

Have you heard of the Independent Valuation Protection Institute (IVPI) ?

Fannie Mae and Freddie Mac entered into an agreement with the New York State Attorney General and the Federal Housing Finance Agency, to enhance appraisal practices and appraiser independence. As per the agreement, Fannie Mae and Freddie Mac agreed to provide funding to help establish the Independent Valuation Protection Institute (IVPI), which will accept referrals and complaints for non-compliance with the Home Valuation Code of Conduct. See Fannie Mae's Lender Letter 04-2009: Independent Valuation Protection Institute.

So let me ask you again, Are you sure you made the right business decision ?



Contact us for a demonstration of our platform. You will be in compliance with the HVCC. Best part yet, it's FREE..... How can you go wrong? Go ahead, contact Maritza Selva at (939) 642-7990 or email her at mSelva@mdspr.com. Visit our website at www.mdspr.com