



Complaint Form Regarding Non-Compliance with the Home Valuation Code of Conduct

Before You Submit a Complaint

The Home Valuation Code of Conduct Complaint Form is for complaints regarding non-compliance with the Home Valuation Code of Conduct (the "Code"). Examples of what to report:

- Violations of the Code;
- Improper attempts to influence an appraiser or the appraisal process;
- Undue pressure to support a desired valuation;
- Use of unlicensed, uncertified appraisers;
- Withholding or threatening to withhold timely payment or future business for an appraiser; or
- A borrower's failure to receive a copy of an appraisal report at no cost from his lender at least prior to three days prior to loan closing without the appropriate waiver.

Examples of what we **cannot assist you with**:

- Property valuation disputes;
- Disputes about selection of comparable properties for establishing property valuation;
- Appraiser compensation amounts;
- Appraisal management company fees;
- Appraisal fee amounts;
- Appraisal issues involving FHA or VA mortgages, or other government-insured loans;
- Appraisal issues handled by government agencies;
- Appraisal issues involving multifamily loans;
- Scheduling of the property inspection as part of the appraisal process;
- Uniform Standards of Professional Appraisal Practice (USPAP) violations beyond the scope of the Code; or
- Use of appraisers outside their areas of geographic competence.

Complaints about violations of USPAP or of state appraisal regulations should be submitted to the appropriate state appraisal board. Please refer to www.asc.gov for state regulatory board contact information.

If after reviewing the [Code](#) and the [FAQs](#), you have determined that you have a complaint regarding non-compliance with the Code, please review the terms and conditions set forth for filing a complaint.

Home Valuation Code of Conduct Complaint Form Terms and Conditions

By submitting a complaint regarding non-compliance with the Code, you certify that the information provided is true and correct.

Anonymous complaints will not be accepted. You must provide all of the required fields of the complaint form. Failure to complete all required fields will result in your complaint being returned to you. Complaints that are missing required information will not be reviewed.

You hereby consent to the sharing of information you provide on this form with all individuals who may be involved in the investigation of the complaint and all individuals and entities related to the complaint.

You may or may not be contacted regarding your complaint, and you understand that you will not be informed of the resolution. This does not mean that your complaint will not be taken seriously or appropriately handled.

By completing, signing, and submitting this form, you acknowledge you are in agreement with the terms and conditions described above. In addition, you certify that the information provided is true and correct. If you do not accept these terms and conditions, please do not submit your complaint.

Personal Information

Items with asterisks (*) are required fields.

Your Contact Information

* First Name: _____

* Last Name: _____

* Title: _____

* Company: _____

* Address (Line 1): _____

Address (Line 2): _____

* City: _____

* State: _____

* ZIP Code: _____ + _____

* E-mail Address: _____

* Phone: (_____) _____ - _____

* Role: (Select one)

- Appraiser
- Supervising appraiser
- Appraisal management company
- Borrower
- Builder
- Closing agent
- Consumer
- Director, officer, or employee of an investor
- Director, officer, or employee of a lender
- Law enforcement
- Mortgage broker
- Property seller
- Real estate broker or agent
- Title insurer
- Other

If "Other," please identify role _____

Description of the Violation

Please reference the [Code](#). You must check the box(es) below, which reference the section of the Code to which your complaint relates.

*** Minimum of 1 violation must be checked.**

I. Appraiser Independence Safeguards

- I.A.
- I.B.
- I.B.1
- I.B.2
- I.B.3
- I.B.4
- I.B.5
- I.B.6
- I.B.7
- I.B.8
- I.B.9
- I.B.10

II. Borrower Receipt of Appraisal

III. Appraiser Engagement

- III.A.
- III.B
- III.C.

IV. Prevention of Improper Influences on Appraisers

- IV.A
- IV.B
- IV.C

V. Appraisal Quality Control Testing

VII. Referrals of Appraisal Misconduct Reports

***Provide a concise description of the conduct and cite specific examples of how it represents non-compliance with the Code. If you need additional space or wish to attach additional documents, please submit those documents with your completed complaint form.**

* Date of Incident: _____/_____/_____ (Format MM/DD/YYYY)

* Significance of date: _____ (e.g., date of sales contract, date of appraisal, date of real estate closing)

Information regarding Related Mortgage Loans and Lenders

* **Does your complaint relate to specific mortgage loan(s)?**

Yes No

If related to a mortgage loan, please provide borrower name, property address, and loan origination date:

Borrower Name (First and Last): _____

Property Address (Line 1, Include Unit # if applicable): _____

Property Address (Line 2): _____

City: _____

State: _____

* ZIP Code: _____ + _____

Date of Loan Origination: _____

* **Have you notified the lender who originated the loan?**

Yes No

If you notified the mortgage lender, please provide:

- * Lender Name: _____
- * Contact's First Name: _____
- * Contact's Last Name: _____
- * Contact Job Title: _____
- * Address (Line 1): _____
- Address (Line 2): _____
- * City: _____
- * State: _____ * ZIP Code: _____ + _____
- * E-mail Address: _____
- * Phone: (_____) _____ - _____

Information on Party Complained About

Party Complained About:

- * First Name: _____
- * Last Name: _____
- Job Title: _____
- * Company: _____
- Address (Line 1): _____
- Address (Line 2): _____
- * City: _____
- * State: _____
- * ZIP Code: _____ + _____
- E-mail Address: _____
- * Phone: (_____) _____ - _____

* Role: (Select one)

- Appraiser
- Supervising appraiser
- Appraisal management company
- Borrower
- Builder
- Closing agent
- Consumer
- Director, officer, or employee of an investor
- Director, officer, or employee of a lender
- Law enforcement
- Mortgage broker
- Property seller
- Real estate broker or agent
- Title insurer
- Other

If "Other," please identify role _____

Information on Law Enforcement of Regulatory Agencies Contacted

* **Has this complaint been submitted to any law enforcement or regulatory agency?**

- Yes No

* If yes, please identify the law enforcement or regulatory agency contacted:

* Law Enforcement or Regulatory Agency: _____

* Contact First Name: _____

* Contact Last Name: _____

* Job Title: _____

* Address (Line 1): _____

Address (Line 2): _____

* City: _____

* State: _____

* ZIP Code: _____ + _____

* E-mail Address: _____

* Phone: (_____) _____ - _____

Supporting Documentation and Complaint Submission

Please provide copies of all relevant documentation to support the complaint. Please retain the originals of all documentation provided.

You may submit your complaint form in either of two ways:

1. Save the form to your computer, fill in all required information, sign, and print out the completed form. Then send it by postal mail, along with any supporting documentation, to:

Fannie Mae
ATTN: HVCC Complaint
3900 Wisconsin Ave NW
Washington, DC 20016-2892

I agree with the terms and conditions described in this form and certify that the information provided is true and correct to the best of my knowledge.

Signature: _____

Date: _____

2. Save the form to your computer, fill in all required information, and confirm your electronic "signature." Then send the form by e-mail, along with any supporting documentation, to HVCC_Complaint@FannieMae.com.

I agree with the terms and conditions described in this form and certify that the information provided is true and correct to the best of my knowledge.

Signature: _____

Date: _____