

Asset Management Outsourcing Services

(AMOS)

Independent Contractor/Vendor Agreement

By accepting this order and by checking the Terms and Conditions check box you are stating you have read, understood and agreed to all the terms and conditions listed below. Failure to comply with any of the outlined requirements may negatively impact participation within the vendor network.

An appraiser must not perform an assignment with bias with respect to the actual or perceived race, ethnicity, color, religion, national origin, sex, sexual orientation, gender, gender identity, gender expression, marital status, familial status, age, receipt of public assistance income, or disability of any person(s).

AMOS is a nationwide appraisal management company that represents many different banks, lenders, credit unions and other various companies that need collateral valuation products. When you visit a property, you are representing the lending institution, AMOS, and yourself. It is for this reason that AMOS must ask that the namesake and reputation of these great companies and industry not be tarnished by any thoughtless, careless, or inconsiderate behavior by being un-professional throughout the process.

Professionalism is the standing practice, or methods of a professional, as distinguished from an amateur. We ask that all our vendors always remain professional when interacting with ANY party during an AMOS assignment. Parties include but are not limited to borrowers, agents, AMOS employees, lenders, or any other party needing to be contacted to provide completion for an AMOS assignment.

By accepting this order, you are agreeing that you are fully licensed, active, and in good standing with the state with which you are completing this assignment. You also agree to let AMOS know immediately should your status within the state change.

Professionalism throughout the assignment process includes but is not limited to the following:

- At no time during the valuation process may the vendor be under the influence of drugs or alcohol
- No tobacco products may be used on and during the inspection process
- No foul or inappropriate language may be used to any party.
- Vendor must recognize that they represent an entire industry with every interaction and must strive to represent his/her industry in the best possible way.
- Vendor is to be polite and courteous when interacting with any party during the valuation process.
- Vendor is not permitted to bring animals to inspections. (Please contact AMOS in the event a service animal is needed. AMOS will coordinate in the attempt to meet the needs of all parties).
- Vendor is not permitted to bring other people to inspections, unless it is another appraiser, appraiser trainee, or for security needs. (Please contact POC prior to the inspection in the event you plan to bring additional professional to assist.)
- Vendor will listen to all concern's borrowers may have including value but may not discuss value with borrower. Vendor response to value should be "I do not know an exact value but will complete the best valuation to the best of my ability."
- Vendor to recognize that a home is a borrower's biggest asset and to treat it with respect, following the rules of the home.
- Vendor to provide identification through Vendor's License, Driver's License, or business card at time of inspection.
- Vendor will not inspect a property if only a minor present. Vendor will ask minor for guardians contact # and call guardian from site to advise how to proceed. DO NOT enter property without guardian approval.
- At inspection, vendor will not touch or take anything that is not directly related to the inspection process.
- Vendor will always use his/her best judgment to make good ethical decisions, if vendor is unsure, he/she may contact AMOS or his/her state board for further guidance.
- Vendor to use appropriate hygiene when attending inspections, including cleanliness of clothes, body, & hair.
- Appropriate and Professional dress is required. When representing AMOS, we ask that the following not be worn sweat pants, overalls, ripped or cut-off shorts, athletic shorts, tank tops, shirts bearing midriiffs.
- Any clothing with the following is also not allowed: statements, gestures, gang signs, drug paraphernalia, alcohol or tobacco logos, marijuana symbols, sayings, phrases, cartoon characters, or anything else that can be perceived as offensive or unprofessional. Recommended attire for appraising is khaki or pleated pants and a polo or button-down shirt.
- Must not perform an assignment with bias.
- Must not use or rely on unsupported conclusions relating to characteristics such as race, color, religion, national

origin, gender, marital status, familial status, age, receipt of public assistance, handicap, or an unsupported conclusion that homogeneity of such characteristics is necessary to maximize value.

- Must perform assignments with impartiality, objectivity, and independence and without accommodation of personal interest.

Professional Working Requirements:

- Work completed is safe from being misused following confidential guidelines.
- The vendor agrees that their license is current, active and their E&O insurance meets the AMOS guidelines of \$500,000 per policy claim & \$1,000,000 policy aggregate.
- The vendor has also updated AMOS of any changes to your address or firm.

Information Security Requirements for Contractors/Vendors:

It is the responsibility of the Contractor/Vendor to employ adequate information security safeguards. Adequate safeguards are security measures that include (at a minimum) the items listed below to ensure protection against unauthorized access, copying, use, processing, disclosure, loss, or destruction of Protected Information. Protected Information is defined as any information that could be considered Private or Confidential.

- Follow guidelines for password security - All devices used in the course of business require password protection. Password must be no less than 4 characters for mobile devices. Do not share passwords, write them down, or store in plain text format. User name and passwords must be unique from other online logins.
- Keep software up to date - Devices should be kept up to date with manufacturer provided updates/patches and must not be jailbroken or rooted.
- Use and maintain anti-virus software – Protect against viruses, malware, and Trojan horses that may steal or modify data by using anti-virus software. Work equipment (including mobile devices) must have industry standard antivirus installed, ensure software is up to date, and device is regularly scanned for malware.
- Maintain secure connections – Use a firewall on your device, and do not use unsecure networks or internet connections without a Virtual Private Network (VPN) connection.
- Follow good security habits - Mobile device must automatically lock after ten minutes of inactivity. Do not click on a link if you are unsure of the sender, or if a message appears suspicious (incorrect spelling, grammar, email address, etc.) Do not leave devices unattended.
- Do not save Protected Information to devices not required in the course of business – Copies or originals of reports containing Protected Information are strictly prohibited on shared devices and devices not designated for business purposes.

In the event you believe that sensitive or protected information may have been compromised, you must notify us within 24 hours by calling the Security Hotline at 888-308-3908 and sending an email to BITB-Security@backintheblack.com.

Additional Terms & Conditions for Appraisers:

By accepting this order, I understand that all orders completed by me on behalf of Asset Management Outsourcing Services, LLC, must conform to USPAP as disseminated by the Appraisal Standards Board of the Appraisal Foundation. I understand compliance with FHA, Fannie Mae guidelines and applicable state/federal laws are required if applicable.

Appraisal Independence Requirements: By accepting this assignment, I certify, as an appraiser I will complete all aspects of this valuation, including reconciling my opinion of value, free of influence from the client, client's representatives, borrower or any other party to the transaction. No employee, director, officer or agent of the seller, or any third party acting as a joint venture partner, independent contractor, appraisal company, appraisal management company or partner on behalf of the seller, shall influence the development, reporting or review of an appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any manner.