FORGE CAPITAL LENDING
Finding Solutions.. Funding Possibilities.

4/8/2026
NMLS 264441

Appraisal Transfer Policy

To FCL From Another Lender

Appraisal Transfer Documents	Transfer Letter is to include:
• Appraisal to be emailed in a suitable electronic format (first generation PDF) directly from the lender to FCL.	Provide on the lender's letterhead.
• Copy of appraisal in XML file format (version must be acceptable for electronic submission to Agency)	• Current date
• Successful FNMA Submission Summary Reports (SSR).	• Borrower name
• "Transfer Letter" from the Transferring Lender as outlined below.	• Property address
• "Home Valuation Code of Conduct" (HVCC) or AIR Certificate	• A statement transferring the appraisal to FCL.
• Appraisal Invoice	o (Transferring Lender's Name) certifies that this appraisal was prepared in accordance with and meets all requirements of the Agencies' Appraisal Independence Requirements (AIR) and is in compliance with the Truth in Lending regulations.
• Receipt of Appraisal received by the borrower(s)	o "I/we hereby transfer and release all ownership and associated rights of this appraisal to Forge Capital Lending, a dba of Kings Mortgage Services, Inc"

Additional Information - Please Note:

- Approval of the appraisal is required by the underwriter. The underwriter will perform the appropriate due diligence to ensure the appraisal is acceptable and meets transfer guidelines. All transferred appraisals must comply with the Uniform Appraisal Dataset (UAD) requirements.
- Transferred appraisals must be completed by an appraiser that is not on Investor's Appraiser/Appraisal Company Exclusionary List or any Agency exclusionary list.
- The appraisal department will assist in obtaining revisions needed but usually the appraiser requires the original lender to request these updates/revisions. If the updates/revisions cannot be completed as required by the underwriter, a new appraisal will be required.
- Appraisals either received by or ordered by a Mortgage Broker or any other interested party is not acceptable.
- IF Any Appraisal Revisions/Rebuttals are needed by the Underwriter, it must be provided by the AMC prior to "Clear to Close" status.

Appraisal Transfer Letter and Acknowledgement

Borrower: _____

Property Address: _____

Appraisal Company: _____

Property City, State, Zip: _____

Date: _____

(Lender) assigns all rights, title, and interests to the appraisal on the above property to **Forge Capital Lending, a dba of Kings Mortgage Services, Inc**. NMLS 264441

In addition, _____certifies, to the best of its knowledge, that this appraisal was ordered and prepared in accordance with, and meets all requirements of, the Agencies' Appraisal Independence Requirements (AIR), Dodd Frank Act, Truth-in-Lending regulations, FIRREA, Consumer Protection Acts, and all applicable laws.

Specifically, in addition to the above certification, Lender acknowledges adherence to the following statements:

- The mortgage broker or MLO who took or processed the application, nor any Lender associate played any role in selecting, retaining, recommending, or influencing the selection of an appraiser.
- Neither the mortgage broker, MLO, nor any Lender associate had any substantive communication with the appraiser, nor did they assert any level of influence over the valuation provided by the appraiser.
- Lender has not allowed a mortgage broker to select an authorized AMC or an appraiser unless Lender has specifically authorized and designated a single AMC to act on its behalf of the mortgage broker.
- The appraiser was engaged directly by Lender through its authorized AMC.
- The appraisal being transferred is the most recent completed appraisal assignment.

_____ hereby transfers and releases all ownership and associated rights of this appraisal to Forge Capital Lending.

_____ _____

Lender Representative Name (Typed) Lender Representative Title

_____

Lender Representative Signature Date