



Appraisal Transfer Letter & AIR Certification

Use this letter when CR Equity AI Inc. transfers an appraisal it ordered to another lender or investor. Complete every field. A transfer is not final until the four items in Section 4 are delivered.

1. LOAN & PROPERTY

Date	CR Equity AI Loan ID (required)	Borrower name (as shown on the appraisal)
Subject property address (street, city, state, ZIP)		
Receiving lender / investor (assignee)		Receiving lender's loan no. (if any)

2. APPRAISAL & APPRAISER

Report form (e.g. 1004, 1025, 1073)	Effective date	Report signed date	Appraised value (\$)
Appraiser full name	License / certification no.		Licensing state
Appraiser phone	Appraiser email		

3. RESPONSIBLE APPRAISAL MANAGEMENT COMPANY (AMC)

AMC legal name	AMC order no.	
AMC state registration / license no(s). (list each state)	AMC NMLS or federal registry ID (if any)	
AMC contact name	AMC phone	AMC email

ASSIGNMENT AND CERTIFICATION

CR Equity AI Inc. assigns all rights, title and interest in the appraisal described above to the **Receiving Lender** named in Section 1, and certifies that the appraisal was prepared in accordance with, and meets all requirements of, the Appraiser Independence Requirements (AIR) and all applicable lending regulations, including the Dodd-Frank Act and its valuation-independence provisions. CR Equity AI Inc. appears on the appraisal as the lender/client and is the transferring lender.

CR Equity AI Inc., together with its AMC, its appraiser-selection policies and ordering procedures, and the assigned appraiser, further affirms that:

- No mortgage broker, loan originator or lender representative involved in taking or processing the application chose, recommended, retained or influenced the selection of the appraiser.
- No broker, loan originator or lender personnel had substantive communication with the appraiser or attempted to influence the valuation in any way.
- No mortgage broker was permitted to select the AMC or appraiser.
- The appraiser was engaged solely by CR Equity AI Inc. through the AMC named in Section 3.
- The appraisal being transferred is the only appraisal ordered for this loan file.



4. REQUIRED FOR A SUCCESSFUL TRANSFER — ALL FOUR ITEMS

We release the appraisal only when the complete package below is on file. Tick each item as delivered.

- ☐ **1) Appraisal XML file**
The MISMO-format data file of the report (the machine-readable version). Must match the PDF exactly.
- ☐ **2) AIR certificate**
The AMC's signed Appraiser Independence certification for this order.
- ☐ **3) Appraisal invoice**
The AMC invoice showing the fee and that it was paid.
- ☐ **4) Appraisal report (PDF)**
The complete, signed report with all photos, comparables and addenda.

The appraiser's name, phone and email, and the AMC's name and license number(s) in Sections 2 and 3, are also required. A request missing any of these will be returned.

5. HOW TO SUBMIT

Send **every transfer request and document** through the **CR Equity AI portal** (www.crequity.ai) or by email to originations@crequity.ai.

Always include the CR Equity AI Loan ID in the email subject line or portal upload (e.g. "Appraisal Transfer — Loan ID _____"). Requests without a Loan ID cannot be matched to a file.

PLAIN-ENGLISH TERMS

Appraisal transfer — Moving an appraisal ordered by one lender to another, so you don't pay for a new one.

AIR — Appraiser Independence Requirements — rules that keep lenders and brokers from influencing value.

Effective date — The date the appraiser inspected the home; most lenders accept reports up to 120 days old.

AMC — Appraisal Management Company — the independent firm that hires the appraiser for the lender.

XML file — The data version of the appraisal that lenders' systems read automatically.

Assignee — The receiving lender — the party the appraisal is being transferred to.

AUTHORIZED SIGNATURE — CR EQUITY AI INC. (TRANSFERRING LENDER)

Lender representative name

Title

Date signed

Signature

Refer your friends & family to us — www.crequity.ai/affiliate

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