



Resolution of the
Association of Appraiser Regulatory Officials

October 10, 2005

To Fannie Mae

Whereas, AARO member jurisdiction representatives present at the group's fall conference October 10, 2005 discussed and considered the issue of intended use and intended user(s);

And whereas serious concerns were raised that the new Fannie Mae Form 1004 certification #23, and similar certifications in other recently revised forms, are potentially misleading and contradictory without supplemental clarification;

And whereas the Appraisal Standards Board (ASB) has provided guidance through its July 2005 Q&A and the ASB provided further confirming clarification at the AARO 2005 annual fall meeting;

And whereas State appraisal regulatory agencies are charged with enforcement of the Uniform Standards of Professional Appraisal Practice (USPAP) that requires appraisers to clearly and accurately identify intended use and intended user(s);

And whereas the above referenced Fannie Mae forms, as currently written, can be viewed to identify persons that "may rely" on appraisal reports beyond those identified in the forms as intended users;

Now therefore let it be resolved that the member jurisdictions of AARO wish to reiterate that regardless of Fannie Mae's position that "modifications or deletions to the certifications are not permitted," it is the appraiser's responsibility to comply with USPAP. Therefore, appraisers must provide supplemental clarification in their appraisal reports regarding specifically who the intended users are.

WE, THE UNDERSIGNED, by unanimous vote of the attached list of AARO member jurisdictions, call upon Fannie Mae to address this issue, recognize the potential problem the matter creates for the real property appraiser regulatory officials, and take immediate corrective action to resolve the item(s) listed.

AARO Jurisdictions Voting For The Resolution

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