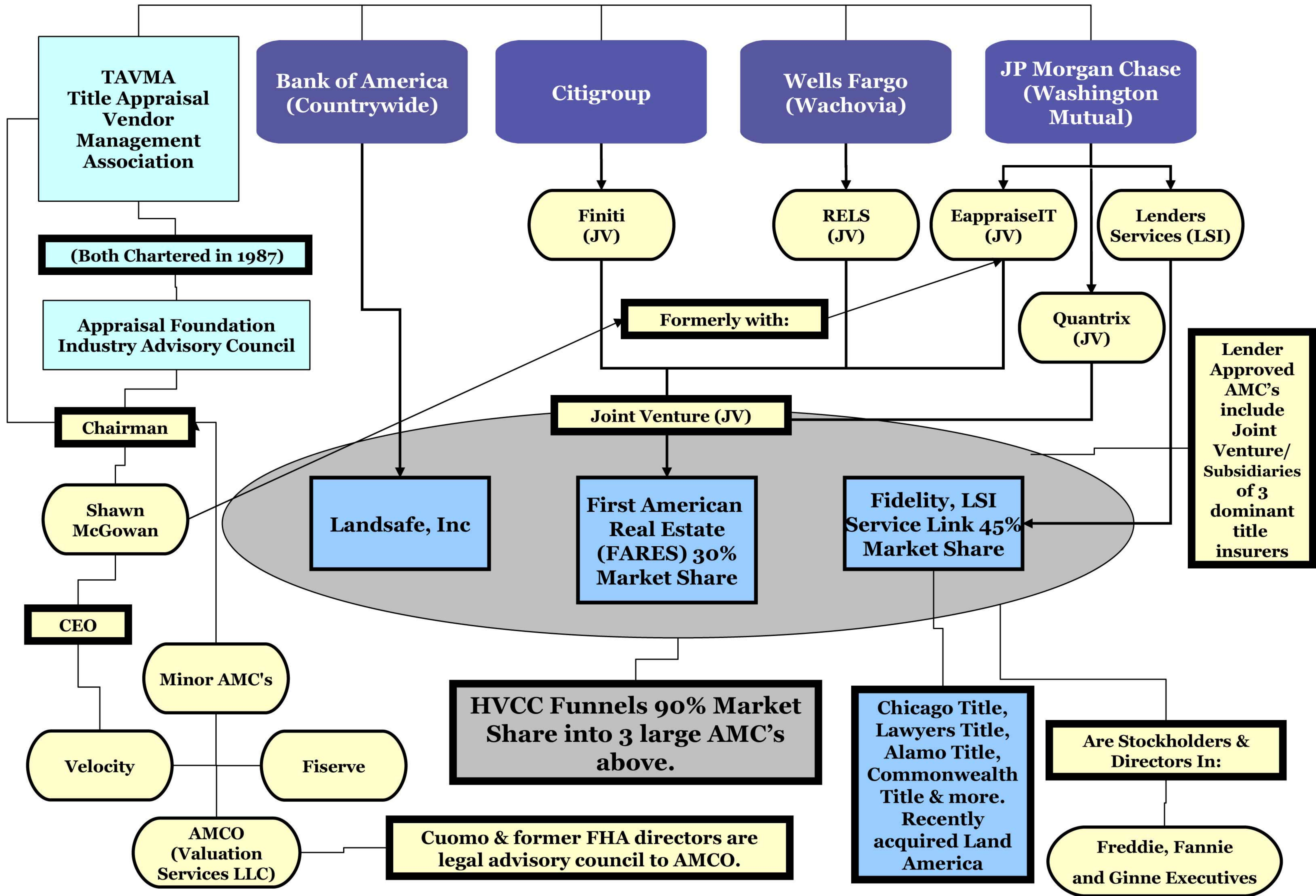


HVCC Mandates Decreased Market Competition and Increased Pricing



Footnote: Andrew Coumo (NY atty General and former HUD director) sues E-Apprazit (A FARES Appraisal Management Company AMC) for wrong doings. Within the year, Coumo then mandates via the HVCC agreement that only AMC's can order appraisals and mortgage brokers will no longer be able to. This chart explains why the fox was hired to guard the hen house. In one word "collusion", and a masquerade to seize monopolistic control over the appraisal industry in addition to eliminating the mortgage broker middle man.