



## SERVICE AGREEMENT

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Agreement made and entered into this 7th day of January, 2019 by and between, Appraisal Links, Inc., a New Jersey corporation with a principal place of business located at 4 Village Ct, Hazlet, New Jersey 07730 (hereinafter referred to as "ALI") and Tidemark FCU, a licensed institution engaged in residential mortgage lending, with a principal place of business located at 1941 Bridgeville Hwy, Seaford, DE 19973 (hereinafter referred to as "Client").

1.0 Engagement of Appraisal Management Services. ALI is an appraisal management company engaged in sourcing and supplying mortgage lenders with qualified residential appraisers for the purpose of procuring and obtaining mortgage loan appraisals in accordance with the Dodd-Frank Act and Appraisal Independence Requirements (AIR) hereinafter referred to as the "Appraisal Management Services". Client, a financial institution licensed and authorized to issue mortgage loans, wishes to engage ALI's Appraisal Management Services in accordance with the terms and conditions of this Agreement.

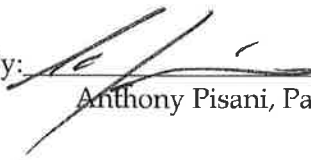
2.0 Scope of Appraisal Management Services. Client acknowledges that that Agreement shall apply to any and all Appraisal Management Services offered and provided by ALI to and/or on behalf of Client unless this Agreement is modified in writing and acknowledged by ALI. Client further acknowledges that the Appraisal Management Services shall consist of, include and be exclusively limited to ALI's procurement of written residential appraisal reports issued by qualified appraiser(s) and procured in accordance with Dodd-Frank Act and AIR guidelines. The foregoing Appraisal Management Services shall be provided in accordance with the fees and payment terms set forth in the "Schedule of Fees and Payment Terms" attached to this Agreement (hereinafter, the "Fee Schedule"). ALI reserves the right, at any time, to modify the Schedule of Fees and Payment Terms provided that Client is provided with written notice of said Modification.

ALI expressly acknowledges that Client is not obligated to place any specified number of appraisal orders with ALI. If Client does place an order with ALI, Client acknowledges that said order shall be governed by the terms of this Agreement and ALI's current Schedule of Fees and Payment Terms. Likewise, Client expressly acknowledges and agrees that ALI may, at any time, decline any and all service requests from Client. Should ALI accept engagement from Client, Client acknowledges and agrees that any and all liability on the part of ALI shall be limited to the per unit appraisal fee paid by Client to ALI. ALI shall not be responsible for incidental or consequential damages resulting from any alleged breach of this Agreement or any claim associated with or related to the Appraisal Management Services.

3.0 Miscellaneous. This Agreement shall, in all respects, be governed by and interpreted in accordance with the laws of the State of New Jersey. In the event of any lawsuit and/or dispute related to this Agreement and/or the Appraisal Management Services, Client does hereby consent to the jurisdiction of the Courts of the State of New Jersey and Client hereby expressly acknowledge and agree that either the Federal or State Courts of the State of New Jersey shall have sole and exclusive jurisdiction respecting all lawsuits, claims or causes of action between Client and ALI with regard to this Agreement and/or the Appraisal Management Services. This Agreement may not be modified or added to (except as to ALI's modification of ALI's then current Schedule of Fees and Payment Terms), or any rights or obligations hereunder waived, except in writing signed by both parties. There are no representations or warranties or any other promises as between the parties hereto except as set forth herein. Any notice or other communication given in connection with this Agreement shall be in writing to the address indicated in the initial paragraph of this Agreement.

APPRAISAL LINKS, INC.

Tidemark FCU

By:  2/13/19  
Anthony Pisani, Partner

By:   
Pam Fleurette, CEO

Schedule Attached:

- Schedule of Fees and Payment Terms

SCHEDULE OF FEES AND PAYMENT TERMS

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*The undersigned acknowledge that this fee schedule shall constitute the applicable fees and payment terms respecting the Appraisal Management Services offered and provided by Appraisal Links, Inc. Said schedule is initially identified and referred to in Section 2.0 of the Appraisal Links Service Agreement. Client acknowledges that Appraisal Links, Inc. is free at any time (upon written notice to Client) to modify or change the fee schedule and payment terms provided that said modifications shall not apply to appraisals ordered and accepted by Appraisal Links, Inc. prior to any modification to this schedule.*

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**APPRAISAL LINKS, INC'S FEE:**

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**PAYMENT TERMS:**

**[clause if services pre-paid]**

*All appraisal orders are to be pre-paid by Client.*

Appraisal Links, Inc. reserves the right to decline to provide services at any time. If Appraisal Links, Inc. receives pre-payment for a particular order that Appraisal Links, Inc. declines or rejects, then Appraisal Links, Inc.'s sole obligation shall be to refund pre-paid fees associated with said declined or rejected order(s)

**[clause if services paid net 30 days]**

Client expressly acknowledges and agrees that payment for any and all services requested by Client and/or ordered by client, whether such order occurs verbally, by email or by written request, shall be payable and due from Client to Appraisal Links, Inc. within thirty (30) days from the date of invoice issued by Appraisal Links, Inc. Client expressly acknowledges that said thirty (30) days shall commence from the date of Appraisal Links, Inc.'s invoice and not from the date of completion of services.

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END OF SCHEDULE



**appraisallinks**

**Keystone Funding- Fee Schedule**

<b>Appraisal Form</b>	<b>Client Fee</b>
1004 URAR	\$ 500.00
1004 FHA	\$ 525.00
1004 USDA	\$ 525.00
1004C URAR*	\$ 500.00
1004C FHA	\$ 525.00
1004 FHA 203K	\$ 525.00
1004D Completion Rep.	\$ 160.00
1004D FHA Completion Rep.	\$ 160.00
1004D Appraisal Update	\$ 160.00
1004D Appraisal Disaster	\$ 175.00
1004 & 216 & 1007	\$ 500.00
1004 & 216 & 1007 FHA	\$ 525.00
1007 Single Family Rent Sched.	\$ 150.00
216 Operating Income Statement	\$ 150.00
1007 & 216	\$ 250.00
1004 & 1007	\$ 500.00
1025 Multi Fam 2-3 Unit	\$ 500.00
1025 Multi Unit 4 Unit	\$ 500.00
1025 Multi Fam 2-3 Unit FHA	\$ 525.00
1025 Multi Unit 4 Unit FHA	\$ 525.00
1025 FHA 203K	\$ 525.00
1073 Condo	\$ 500.00
1073 Condo FHA	\$ 525.00
1073 & 216 & 1007	\$ 500.00
1075 Condo (no comps or value)	\$ 225.00
2000 1 Unit Field Review	\$ 400.00
2000A 2-4 Unit Field Rev.	\$ 500.00
2055 Drive By	\$ 400.00
2075 Desktop (no comps or value)	\$ 225.00
2090 Co-op	\$ 500.00
Desk Review	\$ 200.00
92051 HUD Compliance Cert	\$ 150.00
Trip Fee	\$ 100.00
FHA Conversion Appraisal Update	\$ 175.00

**Daniel Maier**

**VP - Business Development & Branch Operations**

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