

CRN Code of Conduct

The Collateral Risk Network, Inc. (CRN) is a unique community founded in 2003 which seeks:

- To explore issues relating to collateral risk and regulatory compliance
- Promote public awareness of the contributions of our industry to many sectors of the economy
- To support industrywide best practices through leadership provided by individuals and companies through our broadly diverse group of associates.
- To promote, facilitate and support Appraisal Independence

The CRN will provide a congenial, hospitable and welcoming environment where valuation professionals, both nationally and internationally, can meet in person and virtually through the CRN meetings and the CRN Email Forum to exchange ideas and information.

In order for us to maintain this unique environment, we expect that our Associates, visitors and friends will comply with this set of guidelines.

Terminology

- In this document regulations, the term "associate" refers to dues paying and complimentary memberships as designated by the CRN Membership rules.
- Visitors and guests are bound by these Codes of Conduct, unless otherwise specified.
- "In Good Standing" refers to associates who have comported themselves in a manner consistent with the CRN Code of Conduct and have dues paid by March 31st of each year.

Introduction

Associates, visitors and guests are required to comply with the rules and regulations of the CRN currently in force. These regulations are designed to provide an appropriate atmosphere for discussion, to ensure the effective operation of the CRN and the security and safety of its users and the resources which it supports.

 Failure to comply may result in the temporary or permanent withdrawal of associate's membership, or revocation of event pass.

General Conduct

 Associates may, with permission, use the CRN logo on their website or email signature to promote their association with the CRN.



- Behavior that disrupts and interferes with the orderly function of the CRN or disturbs, harasses, or distresses other users or staff will not be tolerated. Aggressive, threatening, abusive, discriminatory or harassing language or conduct of any kind is not permitted.
- Associates are to be courteous to presenters and others during CRN meetings, networking events and social gathers.
- Associates shall refrain from engaging on behalf of the CRN without specific permission from the CRN.
- Associates are responsible for the security of their private property during CRN meetings. The CRN is not liable for any items left unattended, lost or stolen.
- Photography and recording are expressly prohibited at meetings by anyone in attendance.
- As we engage in committee discussions, and in line with federal and state laws, we do not
 discuss or promote actions in the CRN that relate to pricing of services to customer agreements
 to reduce or increase prices or promote prohibited boycotts. If anyone feels that a discussion
 raises concerns about unified action related to pricing or other prohibited practices, you should
 immediately request that the meeting or discussion be suspended until you can seek guidance
 and legal advice.
- Please be respectful of our sponsors. You may not host competing events without a CRN sponsorship. It is not appropriate to ask to bring non-registered employees or guests to hosted events.
- The CRN spends considerable financial resources to host meetings for the Associates. It is not
 appropriate for those not registered for a CRN event to attend after meeting social gatherings
 and schedule meetings with the CRN attendees to garner the benefits of exposure to the
 Associates without purchasing a pass to attend the CRN Meeting. We ask that our Associates
 respect these rules and do not accept meeting invitations from those who behave in such a
 manner.

Resources

- The resources provided on the CRN Resources page are for the express use of CRN Associates only and are not intended for public distribution. Forwarding of any CRN communication without permission will result in immediate expulsion.
- Power Points uploaded to the CRN site are intended as a participant benefit. Duplication, distribution or plagiarizing of this intellectual property is not permitted.

CRN Email Forum Policies

- Associates are encouraged to engage in lively discussion. Threatening, abusive, discriminatory
 or harassing language or conduct of any kind is not allowed and is cause for immediate
 expulsion from the forum and potentially revocation of Associates.
- Email content distributed through the CRN Email Forum are for the express use of CRN
 Associates only and are not intended for public distribution. The CRN Email Forum is designed
 to allow for open and private discussion between Associates in an "off the record"
 format. Forwarding of CRN Email Forum content is not permitted and is grounds for Associates
 revocation.



- CRN Associates may send a message to Jim Park at Jpark@collateralrisk.org and ask for an anonymous post. Please do not overuse this privilege.
- Using the CRN Email Forum for the purpose of advertising is strictly prohibited. For job postings or advertising please contact Appraisal Buzz for details.
- Posts to the CRN Email Forum should be content that is directed to the majority of the Associates. In an effort to keep content relevant, we ask that private conversations be restricted. If your comment is not intended to benefit the group, you should take the conversation off the forum by contacting Associates directly.

CRN Sponsorship Benefits

 Attendee lists are provided to CRN sponsors as a benefit to promote their ability to connect with attendees in a meaningful way before, during and after the CRN meeting. Sponsors, nor any other person, in possession of a CRN attendee list are not permitted to share this list with anyone other than CRN Sponsor company representatives. Inappropriate distribution of a CRN attendee list is cause for Associates revocation.

Committee Policy

- As we engage in committee discussions, and in line with federal and state laws, we do not
 discuss or promote actions in the CRN that relate to pricing of services to customer agreements
 to reduce or increase prices or promote prohibited boycotts. If anyone feels that in a meeting the
 discussion raises concerns about unified action related to pricing or other prohibited practices,
 you should immediately request that the meeting suspend addressing that topic until you can
 seek guidance and legal advice.
- CRN Associates can apply to serve on one or more committees. Eligibility to serve on all CRN
 committees shall be contingent upon maintaining a current CRN Participant. Associates, who
 intend to serve on a committee, agree to attend a minimum of three of the four CRN annual
 meetings.

Breach of the Code

• Failure to comply with the code may be grounds for revocation of meeting passes, temporary withdrawal or in serious cases, termination of Associates.

Appeals

 Appeals against decisions made regarding breaches of this code should be made in writing to the President of the Collateral Risk Network, Inc., Jim Park (jpark@collateralrisk.org)

Contact Us

Phone: (719) 473-8231

Email: info@collateralrisk.org or Mail: 3 Bassick Place #10, Westcliffe, CO. 81252