



As required by certain vendors in regards to recent industry regulations, we want to make you aware that we have developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

**How to maintain contact** - In the event of a business disruption H&W Appraisers will provide information to its employees and clients via call forwarding, alternative phone options outside the 'main line', e-mail, and/or other telecommunication/technological services.

**Our Business Continuity Plan** - We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting our company's books and records which include client sensitive and proprietary data and maintain our client's access to stored data, real time operational functions, and execution of new and transactional business. In short, our business continuity plan is designed to permit our company to resume operations as quickly as possible, given the scope and severity of the significant business disruption, presuming there is any noticeable disruption to our clients and end users.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, and regulatory reporting. Please note that H&W Appraisers has systems in place whereas 'business as usual' can be conducted from remote access outside our headquarters. H&W Appraisers does not require cash in order to operate and is in good financial standing with all vendors. No cash is kept on-site vital to company operations.

H&W Appraisers maintains redundant offsite archival storage facilities in geographically separate areas (please note with continual evolution of technology, 'CLOUD' based storage and access is a variable to our BCP). Our software/data base provider, Valuelink, also backs up relevant historical and real time data. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have confidence based on our due diligence and corresponding documents from this key vendor.

**Varying Disruptions** - Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. Please note while cited above, disruption to our headquarters is actually limited in scope to physical/on site disruption. Due to our ability to operate remotely, any disruption, disaster, and/or hazard impacting our 'brick and mortar' may have minimal if any impact on our ability to operate. The company goal is to recover its critical business processes with minimal interruption, within minutes or hours after the significant business disruption, depending on the nature of the disruption. These recovery objectives may be affected by the availability of mechanisms/variables and circumstances beyond our control. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their data and ongoing files/orders.

**Plan Updates** – H&W Appraisers will review, test and update the plan, as necessary (typically on an annual basis however more frequent as it becomes necessary), and as conditions in our firm and the industry change. An updated summary disclosure will be promptly posted on our web site ([www.hwappraisers.com](http://www.hwappraisers.com)). Clients may alternatively request a copy of the disclosure by writing to:

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