

# Appraisal Institute Responds to Executive Order on Promoting Access to Mortgage Credit

*The Appraisal Institute today issued the following statement regarding the Administration's Executive Order on promoting access to mortgage credit.*

CHICAGO, IL, UNITED STATES, March 16, 2026 /EINPresswire.com/ -- The Appraisal Institute today issued the following statement regarding the Administration's Executive Order on promoting access to mortgage credit.



"We appreciate the Administration's focus on expanding access to mortgage credit and addressing the nation's housing affordability challenges. Appraisers are also actively integrating new technologies, including artificial intelligence, to strengthen valuation analysis while maintaining strong safeguards for privacy, data security, and professional independence. As policymakers consider potential regulatory changes, it is essential that reliable collateral valuation remain a cornerstone of safe and sound mortgage lending. Independent appraisals provide critical protections for borrowers, lenders, and taxpayers by ensuring mortgage lending decisions are grounded in credible, market-based property valuations," said Michael J. Acquaro-Mignogna, MAI, SRA, AI-GRS, President of the Appraisal Institute.

The Appraisal Institute supports responsible efforts to expand access to mortgage credit while maintaining strong valuation standards that protect the integrity of the housing finance system. Independent appraisals play a key role in helping lenders manage collateral risk and ensuring mortgage lending decisions are based on credible property valuations.

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