

**Question for written answer E-005210/2018
to the Commission**
Rule 130
Brian Hayes (PPE)

Subject: Mortgage Credit Directive

The Mortgage Credit Directive states that reliable valuation standards must be used when creditors carry out property valuations and that appraisers conducting those valuations must be professionally competent.

The Dutch Government's transposition of the Mortgage Credit Directive, however, enables valuations to be undertaken by automated valuation models (AVMs) without a valuer.

Can the Commission state if it has raised this valuation process with the Dutch Government and if it intends to clarify the requirement that property valuations are conducted by a professional valuer rather than an AVM as part of the review of the directive in 2019?