

WE UNDERSTAND MORTGAGE BANKING & YOUR APPRAISAL NEEDS.

Solidifi is a technology based, mortgage services company and provider of property valuation, collateral risk management and data analytic services to the mortgage industry. Solidifi provides mortgage lenders, professionals and 3rd party service providers with a flexible service platform for procuring high quality collateral valuations from marketplace vendors and appraisers, with complete transparency to make “incredibly smart decisions”.

HVCC Compliance within 24 hours

- Immediate/no-fee deployment
- Utilize the Solidifi quality-driven national appraiser network or continue to use your existing appraiser panel – or a combination of both
- Full fee and a fully transparent appraiser network ensure appraisal quality and appraiser independence can co-exist in today’s demanding mortgage banking environment
- Turnkey solution includes HVCC guidance on dealing with Investors, Internal Stakeholders and Clients

Solidifi service advantages include:

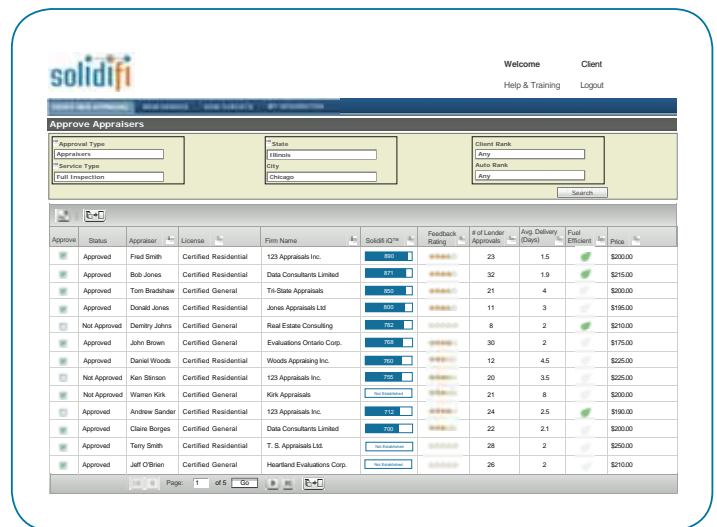
Set and self manage your full fee approved appraiser panel

Self manage your existing appraiser panel, or utilize the Solidifi national appraiser marketplace – or a combination of both

- Benchmark to national appraiser marketplace
- Ability to instantly add or remove appraisers



Partner Profile



Appraiser Assignment

Appraiser Network Qualification: Partner Profile

Our Appraiser Partner profile allows further review of appraiser qualifications and past performance.

Appraiser Assignment

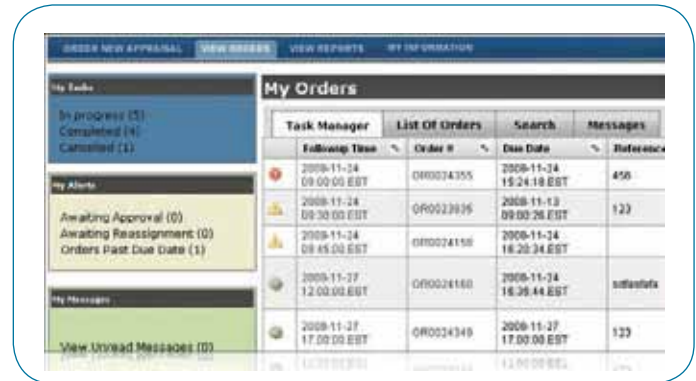
Configurable appraiser assignment methods meet the needs of multiple channels including Wholesale, Retail Branch or Servicing business.

Allows users to manually select appraisers from your approved list based on transparent performance metrics or utilize our intelligent appraiser auto assignment technology.

Service Level Management: Tracking and Delivery

The Solidifi service provides an event driven platform which manages the order lifecycle with minimal intervention and keeps relevant stakeholders apprised of major milestones:

- Instant and compliant alerts and communication during every stage of the appraisal ordering lifecycle, ensure the ordering party, your client, and the consumer are kept up to date during the ordering process
- Full audit trail of all order transactions and communications



Order Tracking and Delivery

	Solidifi iQ™	Avg. Delivery (Days)	User Rating	Distance	Fuel Efficient
sals Inc.	890	1.5	★★★★★	2 miles	🌿
itants Limited	871	1.9	★★★★☆	6 miles	🌿
praisals	850	4	★★★☆☆	8 miles	🌿
aisals Ltd	800	3	★★★★☆	10 miles	🌿
. Consulting	782	2	Not Available	8 miles	🌿

Dynamic Review Services

Solidifi iQ™: Dynamic Review Services

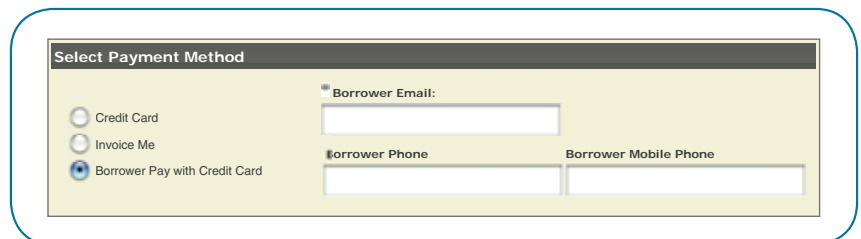
Solidifi iQ™ is a dynamic score of an appraiser's report quality, which provides a summary indicator of the completeness and compliance of an appraiser's historical reports based on an objective, fact-based scorecard.

- Report quality assessed during the appraisal review process
 - Automated and manual checks for completeness & compliance
 - Tracking of revisions per order to establish reliability
- Report review issues are weighted by type, severity, and frequency, and combined into a proprietary **Solidifi iQ™** score

Configurable payment options maximize customer satisfaction and cost recovery

Flexible payment and cost recovery options including:

- Instant borrower/consumer payment by credit card
- Individual transaction invoices
- Centralized invoicing
- Configurable payment options



Payment Options

Additional HVCC instant configuration options include:

- Ability to track delivery method, and provide the borrower a copy of their appraisal within the mandated time frame
- Access to Solidifi's Appraiser Network hotline to receive and track complaints and concerns from consumers and appraisers regarding possible improper influence on appraisers
- Quality-control capabilities
- Audit and reporting capabilities to meet internal stakeholders and investors needs