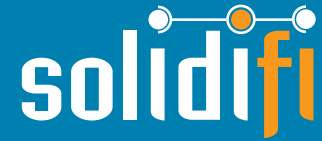




# Driving **QUALITY** during the entire appraisal process



In this new era of mortgage banking, Lenders and Investors are seeking real estate valuations that can meet the new standards of today's market and provide them confidence in their investment and lending decisions. To obtain this confidence, Lenders and Investors are 100% reliant on one thing - a professional Appraiser's ability to consistently deliver a high QUALITY appraisal report.

Solidifi offers a QUALITY solution unlike any other appraisal management company in the market today and ensures Lenders and Investors only work with professional Appraisers who are focused and take pride in consistently delivering high quality work. **THE NEXT GENERATION OF APPRAISAL MANAGEMENT STARTS NOW.**

- Appraisal **QUALITY** starts with paying professional Appraisers their **FULL FEE** – no splits
- Appraisers **COMPETE** openly for your business on consistently delivering **QUALITY** work
- Proactive End-to-End **QUALITY CONTROL** process

Offered	Product Name	Fee (E)
<input type="checkbox"/>	F10011001 F10LMC 10 - Uniform Residential Appraisal Report	325.00
<input type="checkbox"/>	F10011004 F10LMC 420 - Addenda	0.00
<input type="checkbox"/>	F10011005 F10LMC 2055 - Drive-Or-Go Impact on Potential Appraisal Report	275.00
<input type="checkbox"/>	F10011006 F10LMC 1012 - Pre-Construction Residential Appraisal Field Review Report	150.00
<input type="checkbox"/>	F10011075 F10LMC 410 - Individual Condominium Unit Appraisal Report - Drive Or	285.00
<input type="checkbox"/>	F10011040 F10LMC 700 - Manufactured Home Appraisal	400.00
<input type="checkbox"/>	F10011004 F10LMC 10 - Pre-Construction Residential Appraisal Report	150.00

## Appraiser's set and are paid their **FULL** local market fee in return for professional, quality work

Solidifi begins with paying our Appraiser partners their full fee for quality work. That's right, our Appraisers set their local market rate and keep 100% of their fee.

Solidifi's transparent Appraiser network openly displays all Appraisers, local market fees and provides a local market fee index. This ensures our Appraisers can compare their fees to the network's fee index – and stay competitive.

County	Network's Average Fee (Average)	Network's Fee Index (Q1)	Network's Fee Index (Q3)
Champaign	4.0	300	320
Cook	4.0	310	330
DeKalb	3.0	300	320
DeWitt	4.0	300	320
Franklin	4.0	300	320
Greene	3.0	300	320
Hamilton	3.0	300	320
Madison	3.0	300	320
McHenry	3.0	300	320
Rock Island	3.0	300	320
Wabash	3.0	300	320
State Total	4.7	300	320

## Appraisers complete openly for your business

- On consistently delivering quality work
- At Fair Market fees
- In a reasonable time frame

Combined with a quality driven, professional Appraiser network, Solidifi provides unbiased Appraiser performance tracking that publicly displays to users real-time appraisal performance metrics such as Solidifi's proprietary Solidifi iQ™ score, real time turn-around time, geographical competency, posted market rate and verified Appraiser credentials – including designations, Errors & Omissions insurance and FHA status.

Appraiser	Education	Years in Business	Estimated Delivery	Solidifi iQ™	Feedback Rating	Distance	Price (USD)	Lender Approved
James Wilson	Licensed (Professional)	10	10	916	★★★★★	0.1 miles	\$125.00	Yes
Gregory Anderson	Certified General	2.0	10	988	★★★★★	2.1 miles	\$320.00	Yes
David Anderson	Certified Residential	2.0	10	995	★★★★★	2.9 miles	\$200.00	Yes
Wayne Longley	Certified Residential	1.0	10	983	★★★★★	3.1 miles	\$345.00	Yes
Wendy Longley	Certified Residential	0.0	10	907	★★★★★	3.2 miles	\$350.00	Yes

## Appraiser Assignment

As the next generation in appraisal management, Solidifi has no vested interest in which Appraiser you work with. Lenders have the option of selecting and setting their own Appraiser assignment criteria based on Solidifi's open network display of unbiased performance metrics and Appraiser credentials including:

- Geographic competency including distance to subject property

- Turn around time
- Solidifi iQ™ quality score
- Lender ranking
- Local market fee
- Appraiser licenses and designations
- Errors & Omissions insurance
- Years in business

Now you're ensured of working with the highest QUALITY Appraiser, at fair value, in your local market – every time.

## Proactive quality control right from the start

Solidifi has proven that consistently delivering higher appraisal quality starts with working with a professional, full fee Appraiser. Furthermore, Solidifi's quality control team works proactively with our Appraiser partners during the entire appraisal process - from Appraiser partner sign up to delivering a quality end product which meets industry and Lender guidelines and expectations.

## Appraiser Sign Up

Whether vetting a Lender's existing Appraiser network or a professional Appraiser simply wishing to join the Solidifi network. - all Appraisers undergo strict vetting prior to acceptance to the Solidifi network:

- Confirmation of license / certification
- Validation of Errors & Omissions insurance
- Review of geographic competency
- Reference / background checks
- Years of experience

**solidifi Partner Profile**

**Credentials**

Appraiser Name: John Q. Appraiser  
 Appraisal Firm: ABC Appraisal Co.  
 Appraiser Address: 35 Parkway Dr, Cook, IL, 60626

State License Information: Illinois - Certified Residential  
 License: #8746374 - Expires 2009/11/18  
 Designation: Appraisal Institute - MAI, SRA  
 FHA Certified:

This appraiser drives an environmentally friendly vehicle.

**E & O Coverage**

Carrier: LIA  
 Aggregate Limit: \$1,000,000  
 Expiry Date: 2008/12/31

**Expertise**

Years of Experience: 14 years  
 Property Types Served: Residential  
 Specialties: Luxury

**Geographic Coverage**

Primary Coverage / Base Area: Illinois: Cook County, DeKalb County, Edwards County, Bureau County  
 Extended Coverage Area: Illinois: Cass County, Fulton County, Grundy County

**Solidifi iQ™**

648

Number of Exterior reports: 87  
 Number of Interior/Exterior reports: 49  
 Total reports: 136

Comprehensiveness: 56%  
 Compliance: 66%  
 Quality: 76%

**Client Feedback**

Overall experience:   
 Professionalism Rating: 3.5  
 Responsiveness and communication: 4  
 Ability to meet due dates: 2.7  
 Completeness of appraisal report: 4.3

## Solidifi iQ™ - The New Standard in Professionalism

The new benchmark for measuring an Appraisers' professionalism.

Solidifi iQ™ is a proprietary score developed by leading industry experts to show an Appraiser's ability to consistently deliver a complete and compliant appraisal report.

Every Appraisal review conducted is measured for completeness, and compliance to industry regulations and Lender guidelines — the cumulative results combined into the proprietary Solidifi iQ™ score.

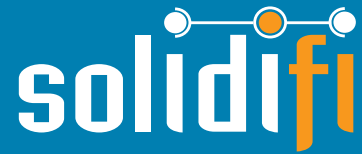
Solidifi iQ™	Feedback Rating	Distance	Price (USD)	Lender Approved
916	★★★★★	0.1 miles	\$325.00	Yes
988	★★★★★	2.1 miles	\$320.00	Yes
995	★★★★★	2.9 miles	\$200.00	Yes
983	★★★★★	3.1 miles	\$345.00	Yes
907	★★★★★	3.2 miles	\$350.00	Yes

## The Next Generation of Appraisal Review

Some appraisal management companies use 100% automated review tools while others claim to use a 100% manual review process which has been proven inconsistent – Solidifi's review process has proven that a smart combination of both automated and manual review provides quality results that Lenders and Investors are expecting in today's market.

- Report quality assessed during the appraisal review process
- Automated and manual checks for completeness and compliance
- Tracking of revisions per order to establish consistency and professionalism

**Make an Incredibly Smart Decision**



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180 North Stetson  
Suite 3500  
Chicago, IL 60601  
1.866.807.7438

**[www.solidifi.com](http://www.solidifi.com)**