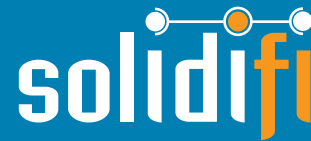




Work exclusively with your existing Appraiser network, our national panel or both



Every Lender is unique... it only makes sense that you should be able to outsource your appraisal process and work with professional appraisers as you define it. **Welcome to Solidifi – the next generation of appraisal management.**

Solidifi offers Lenders the choice of exclusively using their existing trusted Appraiser network, the Solidifi National panel or a combination of both. We ensure all Appraisers maintain specific qualifications, designations, insurance and licenses. Our proactive service management and end-to-end quality control process will also ensure you are delivered a high quality appraisal that meets industry regulations and Lender guidelines.

Solidifi also provides in-depth intelligence on the performance of your appraisal network, right down to each and every Appraiser you use, so we can work with you to monitor and strengthen the quality of your network.

Your Panel, our Panel or Combination of Both – YOU DECIDE

As the next generation in appraisal management, Solidifi provides Appraiser network flexibility down to branch and county specific levels.

- Work exclusively with your trusted Appraiser network
- Work with the quality driven Solidifi National panel
- Work with a custom Appraiser panel that meets your needs

Appraisers compete openly for your business on quality, speed and price

To protect your investment and your business, you're 100% reliant on an Appraiser's ability to provide a quality appraisal. So why put that quality at risk by letting an appraisal management company take a portion of an Appraiser's fee? **We don't.**

We pay our Appraiser partners their full fee. That's right, Appraisers on our open network set their local market rate and keep 100% of their fee.

We provide Lenders real-time, unbiased Appraiser performance tracking and performance metrics such as turn-around time, geographical competency, and posted market rates.

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

The screenshot shows the 'Manage Appraisers - Mortgage Lender' interface. It includes a search form with fields for 'Approval Type', 'Service Type', 'State', 'County', 'City', 'Lender Bank', and 'Appraiser Name'. Below the search form is a table with the following columns: Status, Appraiser Name, Firm Name, License, SARB ID, Feedback Rating, # Appraisals, Avg. Turnaround Days, Requested Fees, Price, Current Rank, Add Rank, and Accept Add Rank. The table contains several rows of appraiser data.

Status	Appraiser Name	Firm Name	License	SARB ID	Feedback Rating	# Appraisals	Avg. Turnaround Days	Requested Fees	Price	Current Rank	Add Rank	Accept Add Rank
Active	Fred Smith	AF Appraisal Service	Certified Appraiser	020	★★★★★	6	4.2	⊕	\$275.00	E	⊕	⊕
Active	Mark Smith	Smith Company Appraisals	Certified Residential Appraiser	018	★★★★★	7	3.4	⊕	\$350.00	E	⊕	B
Now	Tom Strickland	Appraisal Services America Inc.	Certified Residential Appraiser	051	★★★★★	3	2.1	⊕	\$325.00	E	⊕	A
Active	Chana Brown	Appraisal California Company	Certified General Appraiser	020	★★★★★	6	4.1	⊕	\$350.00	A	⊕	C
Active	John Brown	Brown Appraisals	Certified Residential Appraiser	020	★★★★★	4	3.8	⊕	\$275.00	A	⊕	B
PROTECTED	Charles Hatal	Certified Appraisals	Certified Residential Appraiser	017	★★★★★	2	3.3	⊕	\$190.00	C	⊕	A
Active	Andrew Sander	Sander Appraisals Inc.	Certified Residential Appraiser	020	★★★★★	7	4.2	⊕	\$375.00	E	⊕	B

Compliance Solutions for Today's Market

FHA, HVCC, TILA, RESPA, MISMO.

In today's lending environment new regulations and standards seem to be a daily occurrence. Solidifi offers Lenders several compliance solutions for your conventional business, the Home Valuation Code of Conduct (HVCC), as well as your FHA business — which has new Appraiser independence guidelines going into effect in 2010.

- Compliant ordering portal
- Appraisal disclosure to Consumer
- Investor/GSE reporting

Appraiser Assignment

Unlike most appraisal management companies, 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:

- Lender ranking
- Turn around time
- Local market fee
- Geographic competency including distance to subject property
- Solidifi iQ™ quality score
- Appraiser licenses and designations
- Errors & Omissions insurance
- Years in business

Appraiser Qualifications

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: #8744574 - Expires 2009/11/18
Designation: Appraisal Institute - MAI, SRA
FHA Certified:

This appraiser drives an environmentally friendly vehicle.

Quality Control & Service Level Management

Solidifi 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.

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

Select Payment Method

Credit Card
 Check Card
 Invoice Me
 Borrower Pay

* Borrower Email:

Borrower Phone

Borrower Mobile Phone

Billing and Payment Options

Solidifi offers secure payment options for ordering appraisal services including:

- Instant online Credit Card/Debit Card payment
- Online Consumer Pay with Credit Card/Debit
- Lender Invoice

Solidifi will pay the Appraiser on your behalf and will send a monthly consolidated statement outlining all transactions for your records. The consolidated monthly statement is available in several different formats including Branch level, centralized department and individual transaction level.