

Solidifi Values™ is a web-based service for ordering residential property valuations. By combining leading edge technology with data-driven analytics, **Solidifi Values™** is the industry's only platform offering complete transparency in quality, service, and speed.

Each component of **Solidifi Values™** is designed to improve your provider selection through unbiased guidance in the procurement of residential property valuations.

Solidifi is introducing the new standard in collateral services.

Solidifi iQ™

Solidifi iQ™ is a dynamic, multi-dimensional rating of an appraiser's report quality, competency, and professionalism on the Solidifi network. Contributing factors include:

- Appraiser credentials
- Report quality assessed during the report review process
- Client feedback

Unique to **Solidifi iQ™** is its configurable weightings aligned to lender policies and preferences.

Appraiser Network Qualification

Solidifi Values™ maintains a national network of premier residential valuation providers, offering a complete array of traditional and alternative services.

Lender clients have the ability to calibrate parameters for acceptable providers, or Solidifi can maintain this while still providing full transparency.

- Verification of license(s)
- Verification of E&O
- References
- Background checks
- Designations
- Minimum experience levels
- Ongoing quality monitoring to Service Level Agreement (SLA) and report acceptability

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.

E & O Coverage

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

Expertise

Years of Expertise: 14 years
 Property Types Served: Residential
 Specialities: 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

Completeness	56%	Number of Exterior reports:	87
Compliance	66%	Number of Interior/Exterior reports:	49
Quality	76%	Total reports:	136

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

Appraiser Assignment

Appraiser assignment methods can be configured to meet the needs of both origination and servicing:

- Open selection using appraiser performance data
- Random or limited selection for authorized groups of users
- Auto assignment optimized by **Solidifi iQ™** while shielding appraiser identity

Appraiser	License	Firm Name	iQ™	Avg. Delivery (Days)	User Rating	Distance	Enviro. Friendly	Price	Select
Fred Smith	Certified Residential	123 Appraisals Inc.	100	1.5	★★★★★	2 miles	✓	\$385.00	Add
Bob Jones	Certified Residential	Data Consultants Limited	100	2.5	★★★★★	6 miles	✓	\$385.00	Add
Tom Bradshaw	Certified General	456 State Appraisals	100	4	★★★★★	8 miles	✓	\$385.00	Add
Donald Jones	Certified Residential	Jones Appraisals Ltd	100	3	★★★★★	10 miles	✓	\$385.00	Add
Denimly Johns	Certified General	Real Estate Consulting	100	2	★★★★★	8 miles	✓	\$385.00	Add
John Brown	Certified Residential	Evaluations Ontario Corp.	100	2	★★★★★	6 miles	✓	\$385.00	Add
Daniel Woods	Certified Residential	Woods Appraising Inc.	100	4.5	★★★★★	12 miles	✓	\$400.00	Add
Ken Stinson	Certified Residential	123 Appraisals Inc.	100	3.5	★★★★★	20 miles	✓	\$410.00	Add
Warren Kirk	Certified Residential	Kirk Appraisals	100	8	★★★★★	21 miles	✓	\$400.00	Add
Andrew Sander	Certified General	123 Appraisals Inc.	100	2.5	★★★★★	24 miles	✓	\$425.00	Add
Chaire Georges	Residential General	Data Consultants Limited	100	2.1	★★★★★	22 miles	✓	\$425.00	Add
Tary Smith	Certified Residential	T. S. Appraisals Ltd.	100	2	★★★★★	28 miles	✓	\$460.00	Add
Jeff O'Brien	Certified General	Heartland Evaluations Corp.	100	2	★★★★★	28 miles	✓	\$460.00	Add

Service Level Management

Performance is ensured through proprietary technology-driven service level controls that significantly reduce overhead associated with traditional order management.

- **Solidifi Values™** is an event driven system which manages the order lifecycle with minimal intervention and keeps relevant stakeholders apprised of major milestones:

- Order Created
- Order Accepted
- Inspection Scheduled
- Inspection Date
- Order Completed and Delivered
- Order Cancelled

Follow-up Time	Order #	Due Date	Reference #	Status	Service	Ordered By	Firm	State	Firm
2008-09-05 12:30:00 EDT	CR000000	2008-09-05 17:00:00 EDT	456037948DE	Awaiting Report Delivery	FSMA 1004 / FALMCM 70 - Uniform Residential Appraisal Report	Branch UserOne	ABC Bank Branch Y	IL	To-Go Appraisals 418-888-0544 Joe Green
2008-10-05 14:40:00 EDT	CR000000	2008-10-01 17:00:00 EDT	4827825AD	Awaiting Appraiser Acceptance	FSMA 1004 / FALMCM 70 - Uniform Residential Appraisal Report	Branch UserOne	ABC Bank Branch Y	IL	Heartland Evaluations 905-885-1038 John Brown
2008-10-09 14:40:00 EDT	CR000000	2008-10-03 17:00:00 EDT	027548373920E	Report Under Review	FSMA 1004 / FALMCM 70 - Uniform Residential Appraisal Report	Branch UserOne	ABC Bank Branch Y	IL	Heartland Evaluations 905-885-1038 John Brown
2008-10-17 09:00:00 EDT	CR000000	2008-10-20 17:00:00 EDT	8400840D3	Awaiting Report Delivery	FSMA 1004 / FALMCM 70 - Uniform Residential Appraisal Report	Mr. Origination	XYZ State Inc.	IL	To-Go Appraisals 418-888-0544 Joe Green

- Solidifi's world-class Customer Support Team assists in order exceptions and escalations to ensure that the SLA is met to the client's satisfaction

Appraisal Report Review & Scoring

Comprehensive techniques and automated tools reduce the effort of manual appraisal review, which increases originator, underwriter and reviewer efficiency.

- Automated and manual reviews audit completeness, compliance and overall report quality, contributing to the **Solidifi iQ™**
- Quality and compliance guidelines include:
 - USPAP, FIRREA, Federal & State Law
 - Fannie Mae and Freddie Mac standards
 - Configurable lender collateral policy
- Additional administrative review services are also available

Fees and Appraiser Payment

- Report fees are set by the service provider and are approved by the ordering party before proceeding and the Solidifi service fee is added to the appraiser's fee
- Solidifi offers multiple payment options including individual transaction invoices, branch invoice, centralized invoicing, and borrower payment by COD or credit card