

EXTRAORDINARY

Experience the difference

ISSUE 03 – Fall 2016

REDDING, CT


solidifi



Next Generation Valuation Services

www.solidifi.com

EXTRAORDINARY

Independent Appraisers



Do you have your pin?

{ The Extraordinary designation is a recognized symbol of excellence throughout the industry and a source of pride for those outstanding professionals holding this title.

Every year since the launch of the program in 2013, appraisers have strived to reach a tier of excellence that Solidifi, and the industry as a whole regard with prestige.

Every month our entire network is benchmarked against specific key metrics, and operational standards by Regional Managers, looking for those individuals who demonstrate high levels of Solidifi's top three values – outstanding performance, customer service and commitment to quality.

These appraisers are committed professionals going above and beyond for the lender and homeowner. We hold our Extraordinary partners in the highest regard, and see them as valued members of our team – and treat them as such. }



COOK COUNTY, ILLINOIS

Benjamin Huff | Extraordinary Appraiser

Stand Out From the Crowd

BENJAMIN HUFF

{ independent appraiser }

PALATINE, IL



With his background in management and the compassion he brings as a former paramedic Benjamin Huff is the perfect person to act as a liaison between property owners and lender. An appraiser in North West Cook County for over 12 years, Benjamin often seeks out new ways to be efficient without compromising his high standards for quality. He is always eager to learn new appraisal techniques and tools of the trade. Most importantly, Benjamin's unwavering commitment to his customers and his profession make him stand out from the crowd.

Ad Man Meets Appraiser

ANDREW RE
{ independent appraiser }
AUSTIN, TX



After leaving a decade-long career in advertising, Andrew Re became a licensed home inspector and started learning the appraisal business under his wife's guidance--a 13-year veteran. He quickly realized that his prior work experience as a business analyst and the skills he employed to optimize workflow would translate directly to streamlining the appraisal process and improving the quality of their work. Andrew has been a certified appraiser for four years now, and provides assessments (with a specialty in new construction) in the Austin, Texas area including Williamson and Travis County.



TRAVIS COUNTY, TEXAS

Andrew Re | Extraordinary Appraiser



It's a LIFESTYLE

Building lifetime partnerships in business

{ At the heart of what we do is a commitment to partnership and collaboration. Our goal at Solidifi is to empower our panel of professionals so they can perform at the highest level and build on their business success.

We see independent appraisers as valued members of our team and treat them as such. We build lasting, symbiotic and respectful partnerships and are honored and proud to be working with the best of the best. }



A Culinary Background

DAVID KULASIK

{ independent appraiser }

CHICAGO, IL



David Kulasik was originally an Executive Chef. Eventually he became a teacher of the culinary arts, but with school only being a nine month vocation, and having a family to provide for, David needed a second source of income for the summer months. That's when he started appraising. He apprenticed for two years before becoming a certified residential appraiser in 2006. David works mainly in Chicago and the north-west suburbs of Chicago, including collar counties like DuPage, Lake and Will. With his over 12 years of experience, David has a well-rounded perspective on the appraisal process and experience assessing a wide variety of property types.



COOK COUNTY, ILLINOIS

David Kulasik | Extraordinary Appraiser



HARRIS COUNTY, TEXAS

Wendell Scott | Extraordinary Appraiser

Effective Communication

WENDELL SCOTT

{ independent appraiser }

SPRING, TX



Wendell Scott has been an appraiser for 26 years. The main areas he conducts assessments in are North Harris County and Southern Montgomery County in Houston, TX. Wendell began his working life in real estate sales but was intrigued by the appraisal profession and soon after made the switch. One of the hallmarks of Wendell's skill set is his ability to build good relationships with people through effective communication. He is also regarded for his strong sense of responsibility, work ethic and professionalism.

Third Time's a Charm

MATTHEW MIDKIFF

{ independent appraiser }

MT. PLEASANT, SC



Matt Midkiff graduated Wofford College with a BA in Government. After a year in law school, he decided that law was not the career he wanted to pursue. The next few years he worked in banking and had a short stint as a realtor. This led him to be an appraiser and after 10 years he still loves the profession. He currently lives in Mt. Pleasant, SC and services the tri-county area of Charleston, Berkeley, and Dorchester Counties.

CHARLESTON COUNTY, SOUTH CAROLINA

Matthew Midkiff | Extraordinary Appraiser



A Local Perspective

NICK JOHNSON

{ independent appraiser }

POTOMAC, MD



Nick Johnson has been an appraiser in the Montgomery County area for the past 15 years. He is FHA certified and specializes in high-value properties. Nick's insight and knowledge of the area is a product of his experience and the fact that he has been a resident of the County for over a decade. Clients appreciate Nick's local perspective, attention to detail and the timely fashion in which he delivers his property assessments.



MONTGOMERY COUNTY, MARYLAND

Nick Johnson | Extraordinary Appraiser

A FAMILY business

Mark Kenney has been an appraiser in Virginia Beach, Virginia for over 40 years. “I enjoy the diversity of work, meeting new people, and seeing different houses,” explains Mark. “I also enjoy the independence of being a fee appraiser and the rewarding satisfaction of being a successful professional with my own company.”

Mark feels there are a few different reasons why he has been able to achieve longevity and success.

“I have always had a strong analytic mind and sound reasoning abilities. Both have served me well as an appraiser,” Mark states. “I know my market extremely well too, having lived in Virginia Beach since 1967 and witnessed several real estate booms and subsequent recessions. One of my greatest attributes is my geographical competency, which is naturally a big part of real estate valuation.”

In 1993, Mark and his wife Linda started Kenney Appraisal Services, Inc.

“Linda was previously in the banking industry, and had worked her way from teller to vice-president of a regional bank,” says Mark. “She is the heart and ‘face’ of our small family firm. As the office manager, she interacts with our clients and sets up inspection appointments on a daily basis. Linda also handles the bookkeeping and day-to-day overhead finances. In a nutshell, she’s the one who keeps our office running smoothly.”

continued >



“I have always had a strong analytic mind and sound reasoning abilities. Both have served me well as an appraiser.”

MARK KENNEY

Mark Kenney, Brian Richardson, Ben Kenney

“I was very fortunate to apprentice under my dad, primarily due to his extraordinary work ethic and commitment to producing high quality appraisals.”

The partnership has been fruitful. Mark and Linda have been successfully in business together for over 23 years.

“We complement each other,” Mark explains. “Her extroverted personality offsets my introverted tendencies, especially when it comes to daily interaction with our clients and marketing our small business.”

By far the most important characteristic behind the success of Kenney Appraisal Services, Inc. is an enduring commitment to exceeding their clients’ expectations, and getting it right the first time.

“We go the extra mile for our clients, and they recognize and appreciate what we do,” says Mark.

ANOTHER FAMILY MEMBER JOINS THE FOLD

Linda isn’t the only family member who went into business with Mark. In 2003, their son Ben asked if he might join the company.

“Initially, both my parents strongly discouraged me from entering the profession,” Ben Kenney recalls.

Mark clarifies their initial hesitation. “At the time, the housing market was ramping up and work was good, but having gone through the S&L crisis between 1985 and 1995, Linda and I were well aware of the precarious nature that a career in real estate appraisal can be.”

Even so, Ben won over his parents.

“Ben has a stubborn nature, a trait shared by most independent appraisers,” Mark points out. “His resolution convinced us to take him on as a provisional trainee.”

Unlike his father, who has worked as an appraiser his whole career, Ben had some different work experiences before he embraced appraising as his chosen profession.

“In 1999, I graduated from high school and initially pursued a graphic design degree at Marymount University, but then switched to studying Criminal Justice at Old Dominion University. While in school,” Ben recalls, “I received a unique job offer at a large electronics corporation which sold beepers and cell phones in over 100 storefronts along the East Coast. I became the head of the corporate observations & security department with responsibility for five employees, daily openings/closings of all the stores, active loss prevention using a remote CCTV network, and pursuing fraud/theft prosecutions. I was employed in this role until 2003 when, unfortunately, the company lost its largest account. Bankruptcy was looming, and I was forced to consider other options. Having grown up witnessing my parents’ business, and with a housing boom on at the time, I was enticed by the entrepreneurial prospect the appraisal industry offered to those who worked hard and provided an exceptional, quality product.”

Ben undertook his apprenticeship under his father, and was a trainee for approximately four years before he became a Certified Appraiser in 2008.

“I was very fortunate to apprentice under my dad, primarily due to his extraordinary work ethic and commitment to producing high quality appraisals,” states Ben. “The most advantageous thing that my dad has taught me about our business is that it is a profession, not a trade. Our primary responsibility as licensed appraisers is to uphold the Standards of USPAP, and present both ourselves and our product (the appraisal report) as professionally and competently as possible.”

“As Ben’s mentor,” recalls Mark, “the most important business practices I tried to instill in him were professionalism, integrity, and a commitment to producing high quality appraisals that exceed expectations.”

Mark obviously did just that as both he and Ben have been named Extraordinary Appraisers by Solidifi for the last three years in a row.

“The fact that my dad and I have both been selected contemporaneously for the past three years is a testament to his knowledge and the mentorship he provided,” says Ben proudly.

EXTENDING MENTORSHIP BEYOND THE FAMILY

Recently, Ben Kenney has had the opportunity to provide some mentoring of his own. In late 2014, Brian Richardson, a friend of Ben’s, expressed interest in becoming an appraisal trainee.

“We honestly weren’t looking for a trainee at the time, but Brian had all the requirements (i.e. a degree, taking courses through the institute, trainee license) and an extraordinary willingness to learn,” recalls Mark. “With the current attrition of licensed appraisers and lack of viable replacements on the horizon, supporting Brian’s efforts to enter the industry seemed logical.”

Brian has appreciated the mentoring he has received from both Mark and Ben Kenney.

“Mark and Ben do not believe in doing just enough to get by. They insist you do your best work on each assignment. Mark, Ben and Linda always stress that it’s necessary to verify your work and that it is never acceptable to allow a flawed report to leave the office.”

Prior to pursuing his appraisal license, Brian served in the Navy, including time in the Persian Gulf directing flight deck operations aboard the USS Cushing. After his time in the Navy, he earned a degree in electronic engineering, moved to Virginia Beach, and then worked for a satellite communications company designing circuit boards for 13 years. He was preparing to advance his education when Ben Kenney introduced him to the idea of becoming an appraiser.

“Brian has a strong mental acumen and significant work experience that will serve him well as he becomes an appraiser,” states Ben. “The strongest attributes that will help to make him a good appraiser are his questioning mind, his experience with analytic thinking as an electronic engineer, and, most importantly, a willingness to learn. Good appraisers are always learning and trying to improve their competency and quality of work.”

Brian’s military service also influenced the Kenneys’ decision to welcome him into the fold.

“It certainly helped our decision to take him on as a trainee,” says Mark. “We do a lot of work for navy Federal Credit Union, and our office is located in the Hampton Roads market area, which has a strong military presence and a historic loyalty to the men and women who serve in our armed forces. Our family is equally supportive of the work they do.”

At the end of the day, it’s a great opportunity for Brian and the Kenneys.

“The biggest difference between mentoring Ben solely, and having Brian in our office now, is that Brian has the support and knowledge of two certified appraisers at his disposal,” explains Mark. “That coupled with his time working in the Hampton assessor’s office has provided a dynamic training regime for Brian, one that will hopefully lead to an expansion of our coverage area, and continuation of the quality and competency that Kenney Appraisal Services, Inc. is known for.”

“Our office is located in the Hampton Roads market area, which has a strong military presence and historic loyalty to the men and women who serve in our armed forces. Our family is equally supportive of the work they do.”

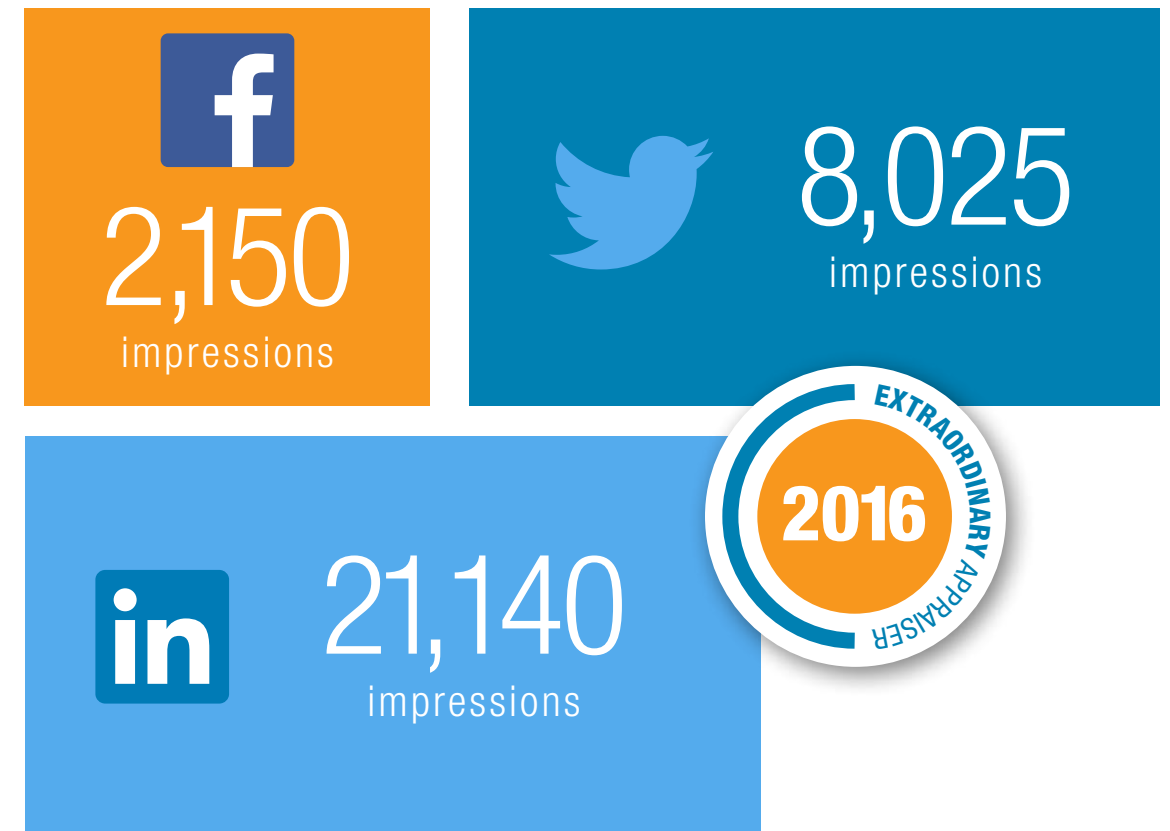
Solidifi @Solidifi · Sep 5
What will next summer bring to
#Wisconsin?



local market trends



#mysolidifi



An entire industry
WITH EYES ON YOU

Get your Extraordinary
distinction today and share
YOUR local market knowledge
with the entire industry.

As an independent appraiser, your local market trend will reach over 25,000 key industry professionals through Solidifi's social media channels and your very own two-page spread in the quarterly *Extraordinary* magazine.

You're Extraordinary. Get noticed.

Something New Every Day

RANDY DODSON

{ independent appraiser }

FOREST HILL, MD



The flexibility and ability to control and shape his career is what drew Randy Dodson to the appraisal industry. “Becoming an appraiser gave me the opportunity to work for myself and create my own schedule,” says Dodson. “I am able to branch out and see something new every day - good or bad! He earned his appraisal license in 1992 and has been appraising since 1997. He currently works in the Greater Baltimore Metropolitan Area.

HARFORD COUNTY, MARYLAND
Randy Dodson | Extraordinary Appraiser



EXTRAORDINARY runs in the family

After graduating from Sam Houston State University in December of 1981, Bill Johnson worked for a finance company for two years and then in the banking industry for two years. In 1986 he returned to his home state of Indiana where, while being employed as a mortgage broker, he trained to become an appraiser. Becoming an appraiser had great appeal to Bill.

“One reason I wasn’t happy working in the finance company/banking world was that other than being promoted there was no way to make more money,” Bill explains. “What I liked about appraising was the more you worked, the more you would get paid.”

Of course, Bill also appreciated that an appraiser only gets more work if they do a great job.

“I’ve always taken great pride in doing a good job,” stresses Bill. “That’s something that was instilled in me as a young boy working on my father’s dairy farm.”

That life lesson has served Bill well in his career as an appraiser. “In 30 years, I have never been sued, had a complaint filed against me at the Attorney General’s Office or had a claim on my E&O insurance carrier.”

Bill’s ability to deliver high-quality property assessments in a consistent, timely manner led to Solidifi recognizing him as an Extraordinary Appraiser. But Bill isn’t the only person in his family who is extraordinary.

PROUD FATHER OF AN OLYMPIC MEDALIST

“My 20-year-old son Steele recently won a silver medal at the 2016 summer Olympics in Rio,” Bill says proudly.

Steele won his medal in the 10-meter platform synchronized diving event. Just having his son named to the US Olympic team was a wonderful moment for Bill.

“Going through the Olympic trials was quite stressful due to the 10 years of work and sacrifice by Steele and our whole family. When Steele made the team it was fantastic and we all felt a tremendous sense of accomplishment.”

When Steele stepped on the podium to receive his silver medal, Bill couldn’t have been any prouder.

“The feeling I got while watching Steele participate in the Olympic Games is difficult to describe. When he won the silver medal it was just the best experience of my life,” Bill reminisces. “I had a lot of success on the ball field in my day, but nothing can compare to watching an Olympic medal being placed around my son’s neck.”

DRAWING SIMILARITIES BETWEEN BEING A SUCCESSFUL ATHLETE AND A SUCCESSFUL APPRAISER

Getting to that Olympic podium took a lot of dedication and discipline; traits that Bill feels are what an appraiser needs in order to reach the height of their vocation.

“If you want to succeed, whether it’s diving or appraising, you have to deliver your best effort on a consistent basis day after day, week after week, year after year.” The success that Bill has achieved as an appraiser and that Steele has achieved as a diver are

proof that their commitment to always delivering your best effort is a winning approach.

Naturally Bill is proud of being named an Extraordinary Appraiser, but it’s safe to say, for the time being he’s even prouder of his son Steele’s recent achievement.

“When Steele won the silver medal it was the best 60 minutes of my life.”

It’s been an eventful past few months for Bill and his family but the journey isn’t over just yet.

“Steele will attempt to qualify for all four diving events at the 2020 Olympics in Tokyo. We’re looking forward to it.”

“If you want to succeed, whether it’s diving or appraising, you have to deliver your best effort on a consistent basis day after day, week after week, year after year.”





So, you want to be a rural appraiser...

“A rural market
is very diverse.
There is a broad
range of unique
properties and
dwellings...”



S SCOTT WITECHA HAS BEEN A LICENSED APPRAISER SINCE 2004, BUT UNLIKE MOST APPRAISERS, HE CONDUCTS HIS APPRAISAL WORK IN A RURAL MARKETPLACE.

“I work almost entirely in small town and rural south central Wisconsin,” explains Scott. “Primarily the Wisconsin Dells Tourism area, which consists of the Village of Lake Delton, the City of Wisconsin Dells, and the surrounding five counties.”

Village Lake Delton and sister City of Wisconsin Dells are known, together, as the water park capital of the world. They also offer many other year-round outdoor recreational activities and attractions.

Rural South Central Wisconsin may be the ideal setting if you’re a tourist. However, if you’re an appraiser, it can be a different story.

continued >



Scott Witecha
Independent Extraordinary Appraiser

WHAT MAKES A RURAL MARKETPLACE SO DIFFERENT?

“A rural market is very diverse. There is a broad range of unique properties and dwellings, often varying greatly in criteria from site size, design, location (waterfront), etc. As a result, there is a real lack of comparables on which to draw when you’re putting together your appraisal,” says Scott.

Most urban marketplaces tend to have ‘cookie-cutter’ developments, subdivisions, neighborhoods, and condominiums. As a result, often times writing an accurate, thorough appraisal can be accomplished more quickly.

“Putting together an appraisal for a rural property can definitely be a challenge,” Scott agrees. “I know it would frustrate many people, but in my case, it drives me each day to learn and make myself a better appraiser.”

The challenge isn’t the only thing Scott appreciates about being a rural appraiser.

“Monotony is rare for the rural appraiser,” Scott points out. “I enjoy the fact that when I’m not at a computer, I am constantly getting to walk through unique dwellings, neighborhoods and markets.”

“On top of embracing flexible hours, being a rural appraiser also involves greater distances to travel between properties which, of course, can mean longer hours too.”

A TYPICAL DAY

Lately a typical day for Scott has been very hectic.

“New construction has finally showed its head in our area. Purchases are at their strongest rate in years. Many borrowers are taking advantage of low interest rates and readily available HELOCs. With all this activity driving the appraisal industry, I am on the move constantly.”

For those urban appraisers who are toying with the idea of making the move and becoming a rural appraiser, Scott has some advice to share in order to be successful.

“Work with the borrowers to accommodate their needs. Many dwellings in our marketplace will be purchased as second homes that the borrower will be using on weekends, which means they have to drive a fair distance to get to them. Many of these borrowers work 9-5 during the week, so, when scheduling an inspection, the first question I ask is: ‘Are there any days of the week or times that are more convenient for you?’ To accommodate their preferences, I work on weekends and nights, as well as during the regular weekdays.”

On top of embracing flexible hours, being a rural appraiser also involves greater distances to travel between properties which, of course, can mean longer hours too.

Scott offers this last piece of advice for anyone appraising in a rural area, or thinking of doing so in the future: “In the end, I think no matter what the marketplace, appraisers face many of the same challenges. So learn to love even the most challenging of challenges and use them to your advantage.”





#mysolidifi



Thomas Dunphy, Kimberley O'Donnell,
Leanne Robertson, Marc Bootel

SOLIDIFI BRINGS

EXTRAORDINARY

to Val Expo in Baltimore

“

I greatly appreciate the certificate of recognition received from Solidifi. For me it was a validation of the time and effort I put into appraising. It was a real pleasure to meet Solidifi's professional and friendly staff.

Thank you again Solidifi, it is a pleasure to know and associate with your company and its employees.



Thank you!
Kevin Fleck

”



“ I thought being named an “Extraordinary Appraiser” by Solidifi was an exciting honor. Then I got to the event. Have you ever wondered what it would be like to be a celebrity for a day? I know, because from the moment I walked into the EA Appreciation event I felt like one. It was great to connect with so many wonderful Solidifi colleagues – Melissa, Kristi, Mark, and so many others – as well as my peers, in such a fun, energetic and supportive atmosphere. To be together, and to be honored by a company that celebrates and encourages success is a memory I’ll always treasure and a personal career highlight.”



Abby Rutledge

EXTRAORDINARY APPRAISER RECEPTION

EXTRAORDINARY APPRAISERS

HONORED

“

I believe Solidifi is what was intended when they first created AMC's – a business relationship between two parties that understand it is about a partnership. What makes them unusual is how they recognize and reward appraisers for providing high quality reports in a timely fashion.

I appreciate and applaud Solidifi for coming up with the idea of the “Extraordinary Appraiser” program.

Finding value in your appraisers is a step in the right direction if you value your company. It means the world to me to be recognized as a leader in our industry. I thank Solidifi for noticing my efforts, for being of such great service and supporting the success of my company. They have renewed my faith in the future of our occupation.”



Kimberly O'Donnel



Ed Gentry



Mike Kenney



Kevin Fleck



Christopher Call



Ben Kenney



Michael Perry



Abby Rutledge



Kimberley O'Donnel



Marc Bootel



David Anderson



Mark Kenney



Randy Dodson



John Sinnen



Thomas Dunphy

solidifi



A Loved-Ones Support

PAT FELVEY

{ independent appraiser }

ELGIN, IL



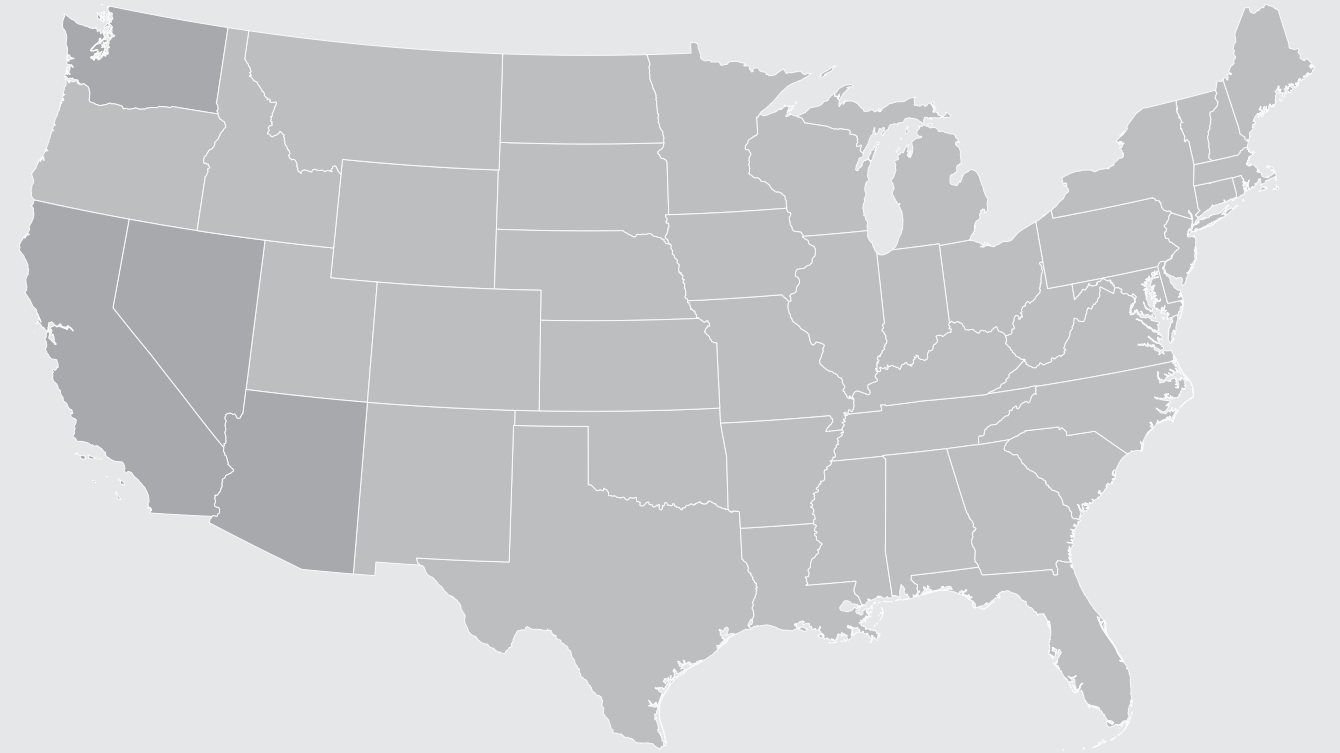
Pat Felvey was introduced to the appraisal industry by a friend who was an appraiser at a small firm. "He asked me to help with the sales and marketing. I learned the business and loved it." Pat became a certified appraiser, trained with the company and launched his own appraisal company serving Cook County and Lake County in Illinois for the past 20 years. "My personal success is the direct result of my wife's support. Appraising is liberating but it's not a 9 to 5 job and she has made many sacrifices to help me succeed.



KANE COUNTY, ILLINOIS

Pat Felvey | Extraordinary Appraiser

Featured States



Local market trends from
independent Extraordinary Appraisers,
region stats and comments
from our Regional Managers.



California

{ the golden state }

Population	39,144,818
Population increase over 5 years	5.1%
Housing units	13,987,625
Building permits	98,188
Average people per household	2.95
Mean travel time to work (minutes)	27.6
Mean household income	\$61,489
Total employer establishments	889,646
Population per square mile	239.1
Land area (miles)	155,779.22



California



Charlie Park has been a certified appraiser for over 20 years, working in the Riverside, San Bernardino, Orange and Los Angeles counties. After more than two decades, Charlie still finds real estate to be a fascinating industry especially because of the wide spectrum of people he gets to meet and work with. He loves the independence that comes with being an appraiser and believes that honesty, integrity and paying close attention to detail, are all imperative to being a successful appraiser.

SLOW, STEADY RECOVERY CONTINUES IN RIVERSIDE, CA

Residential construction starts are recovering marginally in the Riverside Metropolitan area. Here, the focus on multi-family construction is far less pronounced than in the regions closest to the coast. Nevertheless, increased demand for rental housing during this recovery translates to stronger growth in this sector than in single-family residential (SFR) construction. Looking at the data, the number of listings rose to 4,038 homes over the last 30 days, while sales remained right where they were the previous month at 2,996 homes. The median sales price was unchanged at \$330,000, and there was an average of four months of inventory left to be sold.

Charlie Park | Extraordinary Appraiser | Riverside, CA



Mark Culcasi began appraising in March 2008 after being accepted as a staff appraiser for a local firm. Prior to becoming an appraiser, Mark held two jobs: one as a teamster driving a truck for a San Francisco Bay Area sourdough bread baking and distribution company, and the second as a part-time appraisal trainee. Mark finished up some necessary college courses, and in February 2013 took the state test to become certified. In May of 2013, he launched MVC Appraisals. Today the vast majority of Mark's assignments are for residential properties within Contra Costa County, most typically along the Highway 4 corridor between Discovery Bay and Bay Point. Periodically, assignments will come in for the western portion of the county, as well as for Solano or Alameda Counties.

HOME DEVELOPMENT WIDESPREAD IN ANTIOCH, CA

There are currently 89 new communities being developed in the East Contra Costa County area. Furthermore, construction of a railway track extension is underway between Bay Point and Antioch. When completed in May 2018, this new section of track will allow Bay Area Rapid Transit to service this area thus reducing traffic and commuting times and attracting more home buyers to the neighborhood. Year over year the median sale price for a single-family residence in the area rose 17.5% in August 2016 to \$435,000 from \$370,000 in August 2015. Comparing August 2016 to the previous month of July 2016, the number of single-family, detached homes sold was up substantially to 355 units vs. 238. Inventory more than doubled--jumping from 45 homes to 116, and the number of days on market dropped to 27 from 37.

Mark Culcasi | Extraordinary Appraiser | Antioch, CA

did you KNOW?

- Alpine County is the eighth smallest of California's 58 counties. It has no high school, ATM's, dentists, banks or traffic lights.
- In 1925 a giant sequoia located in California's Kings Canyon National Park was named the nation's national Christmas tree. The tree is over 300 feet in height.
- Fallbrook is known as the avocado capital of the World and hosts an annual Avocado Festival. More avocados are grown in the region than any other county in the nation.



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Contra Costa County is located in the northern portion of the East Bay region and is the ninth most populous area out of California's 58 counties. Neighboring highly-expensive San Francisco County, Contra Costa is home to many people who work in San Francisco because the cost of housing is more reasonable, even though home prices continue to rise year over year. In the central portion of the county you will find Mt. Diablo, part of the scenic Diablo Mountain Range. The cities nearby include Lafayette, Moraga, and Orinda. All three cities boast spectacular views, some of the highest home values in the county, and multiple, new housing developments in progress. As for the overall California marketplace, the cost of living in the state continues to escalate which has contributed to the stagnation of home sales and, in some markets, slight decreases in home prices.

Rich Gonsalves exemplifies all the attributes of a Solidifi Extraordinary Appraiser. Rich not only delivers high-quality reports, but also has the fastest turn time on the Contra Costa panel and his capacity is incredible. Even with the increased housing market volume, Rich's dedication to quality, speed, and exceptional customer service never falters. He is capable of appraising anything from large, custom, high-end homes in the Diablo Valley region to acreage properties in different parts of the county. He is extremely knowledgeable and a market expert. Rich is a true asset to Solidifi, but what I am most grateful for is our strong partnership. We continuously support and learn from one another. Rich has helped me understand the day-to-day challenges appraisers experience which in turn has bolstered my ability to communicate these challenges to the client to make sure we are setting the appropriate expectation. Rich and I effectively communicate which only strengthens our partnership and helps drive performance and results. Most importantly, I can count on Rich for anything. Whether I need an appraisal done on a super-rush time frame or have a difficult property that is going to take more time and effort, Rich is my guy! I am proud to be Rich's Regional Manager and showcase him for being Extraordinary.



Rich Gonsalves

”

Jerra Knapic | Solidifi Regional Manager



Nevada

{ the silver state }

Population	2,890,845
Population increase over 5 years	7.0%
Housing units	1,209,756
Building permits	14,083
Average people per household	2.71
Mean travel time to work (minutes)	23.8
Mean household income	\$52,205
Total employer establishments	61,625
Population per square mile	24.6
Land area (miles)	109,781.18



Nevada



After being discharged from the United States Marine Corps in 1985, Thomas Witherby got his real estate license and went to work for his father selling real estate and appraising residential and commercial properties in Clark County, Nevada. He soon discovered that he enjoyed the fast-paced world of residential appraising the most and decided to focus his appraisal work in this market only. As an appraiser, Clark takes great pride in reviewing his work thoroughly to ensure it is done right the first time before delivering it to his clients.

LAS VEGAS ABUZZ WITH COMMERCIAL DEVELOPMENT

Las Vegas is trying to diversify and bring other industries to the area so it isn't as reliant on gaming. The city's efforts seem to be paying off. Recently Las Vegas was awarded an NHL hockey franchise and it's looking more and more like the Oakland Raiders of the NFL will be relocating here too. There is also a large tract of land northeast of Las Vegas where Faraday is in the process of constructing an electric car manufacturing plant. Plus, Tesla is in negotiations with the city to build a plant to manufacture batteries for electric cars. On the residential front, new construction across the Las Vegas Valley is strong with homes ranging from models for first-time buyers to luxury homes priced at \$1 million plus. Year-over-year the median sale price in the Las Vegas Valley increased 6.5% in August 2016 to \$213,000 vs. \$200,000 in August 2015. The number of homes sold also increased to 3,938 units from 3,530 units.

Thomas Witherby | Extraordinary Appraiser | Las Vegas, NV



16 years ago Brenda Boren made the life-changing decision to become a real estate appraiser. At the time the rural community she lived in had numerous real estate agents. After working in one of the local realty offices she recognized there was a larger need for an appraiser. She became a licensed appraiser in 2001 and has been evaluating properties in Ely, Nevada, a rural mining community, ever since. There are very few subdivisions in Ely. Most properties are quite unique which means there is usually a lack of comparable sales. Naturally this has made conducting appraisals challenging at times but, on the flipside, it has also helped shape Brenda into the highly-regarded appraiser she is today.

STABLE ORE PRICE EQUALS STABLE HOME PRICES IN ELY

Ely is a small mining community that is highly dependent on the world market and ore prices. The area has remained quite stable for the past few years with very little market change. Median home values are around \$150,000 and the average-days-on-market is 180 days. Fluctuation generally occurs in the winter when extreme weather takes place. Ely is located in "high desert" Nevada at an altitude of 6,500 ft so it can get quite COLD! But there is always a need for appraisal work.

Brenda Boren | Extraordinary Appraiser | Ely, NV

did you KNOW?

- The state was named after the snow-covered Sierra Nevada mountain range, even though it is one of the driest states in the US.
- From 1951 to 1992, 928 nuclear tests were conducted at the Nevada Test site, 65 miles NW of Las Vegas.
- Nevada is the largest gold-producing state in the US and the fourth largest gold producer in the world.

“

The real estate market in Clark County is as stable as it has been since the collapse in 2008. The number of homes purchased this year compared to last year is up about 11%, and over the past 12 months Clark County homes have appreciated roughly 7%. There has also been a contingent of new construction springing up across Clark County as well; this is due in large part to the various, non-gaming industry businesses that have moved into Las Vegas and Henderson, as well as the affordability of housing for first-time home buyers. The real estate market looks to remain steady as more businesses continue to relocate or open throughout the area.

Kerri Jean has been an absolute pleasure to work with since I took over the Region in March. She has been a go-to appraiser for a variety of assignments. She consistently turns in quality reports in a timely fashion and is usually good to share a laugh or two with throughout the day. What I enjoy most about working with Kerri is the fact that not only is her quality consistent, but she is also not shy about taking on the more complex assignments, and is always there when I am in a pinch. These qualities have made Kerri an incredible asset for Solidifi as I can always turn to her if I have questions regarding a specific property or need further market details. Kerri makes my job easier on a day-to-day basis. I look forward to continuing to work with Kerri as both of our businesses grow into the future.

”

Paul List | Solidifi Regional Manager



Kerri Jean



Washington

| evergreen state |

Population	7,170,351
Population increase over 5 years	6.6%
Housing units	2,991,484
Building permits	40,374
Average people per household	2.55
Mean travel time to work (minutes)	25.9
Mean household income	\$60,294
Total employer establishments	179,012
Population per square mile	101.2
Land area (miles)	66,455.52



Washington



Heidi Pickering's dad was an appraiser and broker in Mason County, Washington. As a kid, during her summer vacations, she helped out with the family business and did so full time after she graduated from Washington State University. She herself has been an appraiser since 1995, evaluating properties in Whatcom, Skagit and Island Counties. With her 20 years of experience, thorough knowledge of the area and educational background in real estate and finance, Heidi is an in-demand appraiser.

WHATCOM COUNTY SUMMER MARKET STEADY-AS-SHE-GOES

The year-over-year median sale price in Whatcom County was up 14% in August 2016 to \$325,000 from \$285,000 in August 2015. Despite this increase, the market was more or less unchanged throughout the summer months. The number of homes sold in August was 325 vs. 335 in June, the inventory of homes was 854 vs. 866 and the average days on market remained at 30 days or less.

Heidi Pickering | Extraordinary Appraiser | Bellingham, WA



Ed Beyrooty had a college friend who was also working part-time at home. Ed asked his friend what his job was. He told Ed his dad was a MAI appraiser and that he was training under him. Ed was curious and started going on appraisal assignments with one of his friend's associates. One day, in 1981, the associate challenged Ed to write up a report on his own. He did so well – appraising the property at the offered price – that the associate hired him. One year later Ed graduated with a B.Sc and he's been appraising full-time ever since.

For the past 23 years, Ed has been conducting property assessments in Clark County which is one of the fastest growing areas in the state of Washington and the country. As an appraiser, Ed prides himself on maintaining long-term relationships with his clients and exceeding all expectations.

WILL THE POPULATION TRIPLE IN RIDGEFIELD, WA?

With the population in Ridgefield, WA expected to triple by 2035, city planners are being extra diligent when it comes to evaluating property proposals in order to ensure any future developments reflect a high-level of quality and livability. Currently, off North 45th Avenue in the center of Ridgefield, there are two developments underway; one featuring 692 homes and the other 453. On the commercial front, AbSci, a Portland biotechnology company, plans to move its corporate headquarters to the Hudson Building in downtown Vancouver in the near future. Year over year the median sale price was up over 6% to \$293,500 in August 2015 vs. \$275,000 in August 2014. Comparing the month of August to the month of June, the number of homes sold increased 16% to 811 from 697. Meanwhile, the average days on market dropped to 45 days in August from 66 days in June, this despite the fact that there was more inventory on the market in August (1,144 units) vs. June (1,040 units).

Ed Beyrooty | Extraordinary Appraiser | Ridgefield, WA

did you KNOW?

- Starbucks, the biggest coffee chain in the world was founded in Seattle.
- The state of Washington is the only state to be named after a United States president.
- Microsoft Corporation is located in Redmond, WA.
- The oldest operating gas station in the US is in Zillah, WA.

“

The Tri-Cities area is a mid-sized metropolitan area in southeast Washington. It's a community that receives nearly 3 billion dollars in federal money annually. That enormous cash infusion, combined with the area's scientific research community, large farming and food processing industry, and burgeoning wine-making community has helped turn the Tri-Cities into one of the nation's fastest growing metro areas. As a result of this growth, this area has become a very strong seller's market. Homes in desirable neighborhoods are seeing multiple offers in days or hours after listing. This can mostly be attributed to a lack of inventory. With active inventory down 40.1% over the past year, the average sale price has jumped 9.1% over the same period from \$212,000 a year ago to \$234,000 today.

Lisa Stolz exemplifies what it means to be an Extraordinary Appraiser. She and her firm, Western Security Appraisal Services, have been servicing Eastern and Central Washington and Northern Idaho for years. Lisa is extremely communicative and easy to work with, and never shies away from a tough assignment. She is one of the best in her region with respect to turn time and very rarely hands in a report passed our expected due date – which means I never have to worry about her getting an assignment in quickly and on time. I rarely have to follow up with Lisa regarding revisions either. Her continued partnership with Solidifi makes the appraisal process easy and pain-free for both the lender and the borrower.

”

Corey Woelffel | Solidifi Regional Manager



Lisa Stolz



Arizona

{ the grand canyon state }

Population	6,828,065
Population increase over 5 years	6.8%
Housing units	2,929,030
Building permits	28,910
Average people per household	2.69
Mean travel time to work (minutes)	24.7
Mean household income	\$49,928
Total employer establishments	134,434
Population per square mile	56.3
Land area (miles)	113,594.08



Arizona



Veronica Grantham's father was an appraiser in Mesa, Arizona. In 2005 Veronica moved home from Michigan to apprentice with him. In 2008 she became a certified appraiser. Today she assesses properties in the East Valley of the Phoenix Metropolitan area. Veronica enjoys what she does and is committed to enhancing her knowledge, skills and business through ongoing professional development.

HEALTHY, STABLE MARKET PERSISTS IN EAST MESA, AZ

Eastmark is a new and growing community in east Mesa. This desirable community has 10 different home builders to choose from and offers multiple parks, an event pavilion, kids splash pad, and a clubhouse. This community is designed to be enjoyed from the outside and encourages residents to do so by giving a custom bicycle to each new homeowner. Year over year the median sale price for the general East Valley market area increased by 9.5% to \$252,000 in August 2016 from \$230,000 in August 2015. On a month vs. month basis, the number of homes sold in August was down to 1,345 from 1,667 in June. As for inventory, there were 2 months of housing supply (585 listings) in the 4-6 months prior timeframe and there were 1,633 listings with a 5.5 month housing supply in August. Lastly, the average days on market remained in the 40-80 day range.

Veronica Grantham | Extraordinary Appraiser | Mesa, AZ



You can pretty much say David Roth was destined to become an appraiser. In fact, he has worked in the appraisal industry since he was a child. His mother was an appraiser in Cleveland, Ohio and, when he was about 12 years old, David would ride his bike up to the one-hour photo shop for his Mom to get the pictures of properties developed. When the pictures were ready, he would bring them back to the office and paste them onto the reports with a glue stick. Couple this with the fact that David's older brother is an appraiser, broker and real estate investor, and his uncle is a builder, and it's no surprise that in 2007, David opened his own appraisal company. David primarily covers the East Valley of Phoenix, mainly the cities of Gilbert, Chandler, Queen Creek and Mesa.

MEDIAN SALE PRICE ENJOYS MILD GAIN IN PHOENIX

The median sale price for single-family homes increased 3% in the City of Phoenix to \$274,000 in August 2016 vs. \$266,000 in August 2015. The overall median sale price increased as well, by 8.8% to \$233,000 in August 2016 vs. \$214,000 in August 2015. Meanwhile the average cumulative days on market for sales in August 2016 was 67 days vs. 62 in August 2015. Taking a look at the past three months for single-family home sales, the cumulative days on market was stable at 67 days in August, 62 days in July and 65 days in June. The total inventory was on an upward trajectory, registering 1,603 units in August, 1,044 units in July and 689 units in June. Lastly, the total number of sales declined overall after 1,482 sales in August, 1,445 sales in July and 1,656 sales in June.

David Roth | Extraordinary Appraiser | Phoenix, AZ

did you KNOW?

- Petrified wood is the official state fossil. Most petrified wood comes from the Petrified Forest in northeastern Arizona.
- The amount of copper on the roof of the Capitol building is equivalent to 4,800,000 pennies.
- Arizona's most abundant mineral is copper.
- Once a rowdy copper mining town, Jerome's population dwindled to as few as 50 people after the mines closed in 1953.

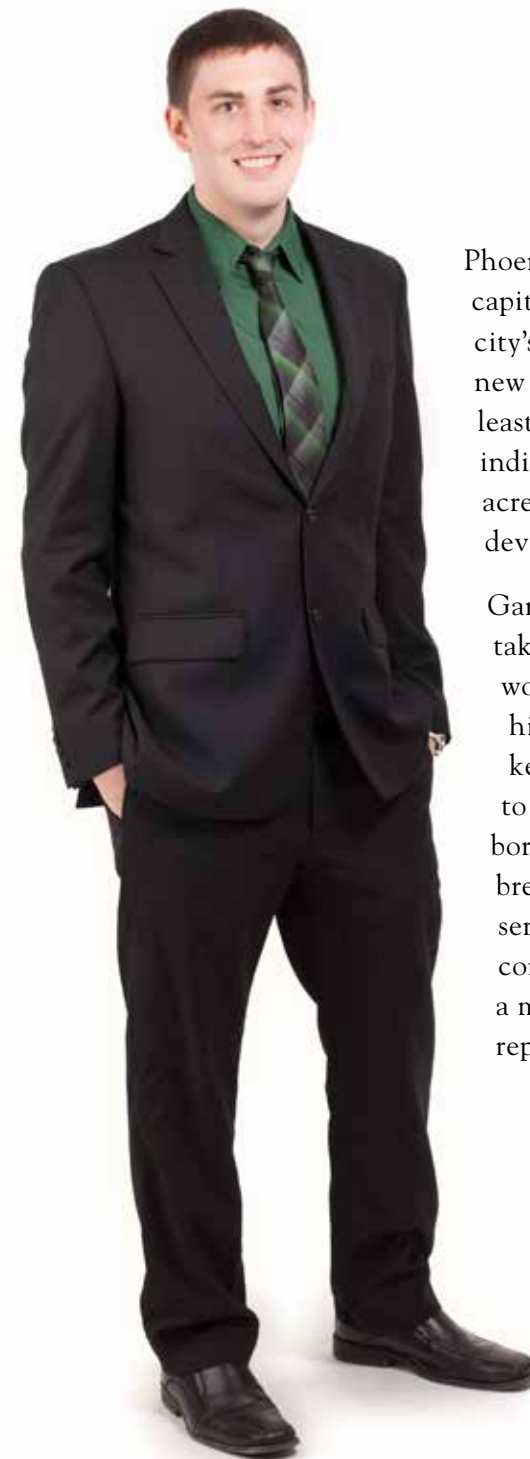
“

Phoenix is the sixth most populous city and the most populous state capital nationwide – and it's growing. Over the last 12 months the city's population has increased by 1.5%. On the development front new build sales were on the rise over the last few months with at least 11 new subdivisions set to break ground by early 2017. Plus, individual groups recently paid a total \$80 million for 10,700 acres in Buckeye, on the west side of the city, in order to develop more than 41,000 homes.

Gary Ferguson exceeds my expectations of what it takes to be an Extraordinary Appraiser. I have been working with Gary for 1.5 years. He always produces high-quality reports quickly and is diligent about keeping me in the loop. He goes above and beyond to provide excellent service to all stakeholders – from borrowers and agents, to Solidifi and our lenders. Gary's breadth of knowledge is exemplified by the diverse market he services. Whether he's appraising a tract home in an age-restricted community, a high-dollar golf course home, or a new build in a modest subdivision, Gary produces consistently high-quality reports and, usually, in under three days.

”

Jonathan Steffen | Solidifi Regional Manager



Gary Ferguson

{ COLLABORATORS }

{ PASSIONATE }

{ AMBITIOUS }

{ TRANSPARENCY }



{ LEADERS }

{ SMART }

We take great pride in the work we do and the talented people who work with us. Our culture means everything – it's embodied by our core values and it's at the heart of our success. Solidifiers are like no other. We are driven. We are passionate. We are charitable. A leader in Valuation Services, our team is comprised of the top mortgage industry specialists and technology innovators. Our success is driven by working with the very best in client service, technology, account management and finance.

{ INNOVATORS }

HQ BUFFALO, NY

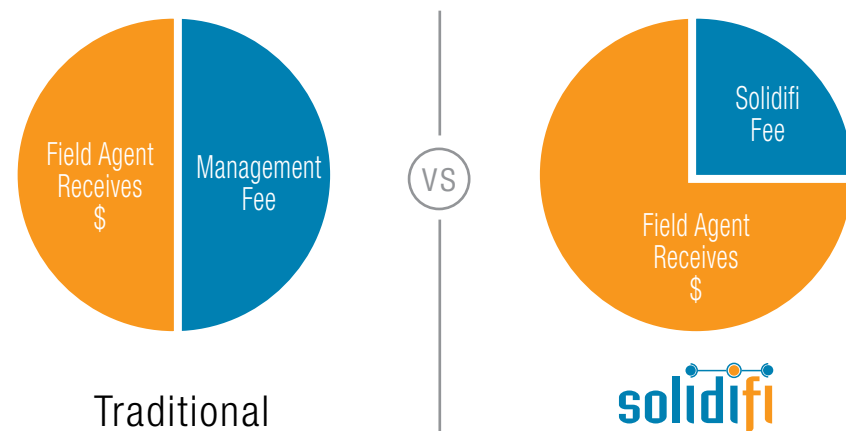
{ inside Solidifi }

{ our culture is everything }

Experience the DIFFERENCE

Solidifi operates a technology-based marketplace where independent property professionals compete for business based on their service level performance and quality of work.

This approach allows Solidifi to operate on a dramatically lower cost structure than traditional valuation service companies. Lender fees stay the same. Competent field agents receive a higher percentage of the fee, resulting in better outcomes.



Solidifi's Performax scorecard clearly outlines how a field agent is performing compared to the top 25% in their region. The feedback, coupled with rewarding performance with volume, drives improvements in outcomes.

The new standard in accountability...
THE PERFORMAX SCORECARD

The screenshot shows the 'Program Settings' tab in the Solidifi dashboard. It includes filters for Region (FL - Pensacola), Marketplace (Competitive), Panel (Conventional Properties), and Service Group (Interior). The 'Region Panel Summary' table shows metrics for Active and New Recruit appraisers. The 'Region Panel Forecast' shows a volume forecast of 220k. The 'Active' appraiser list table provides detailed performance metrics for several appraisers.

	Total Appraisers	Volume Projected	Target Capacity	Volume Target	% Volume This Month
Active	9	198	242	90%	85.6%
New Recruit	5	22	0	10%	10.4%

Appraiser Details	Phone Readiness	Orders in Progress	Expired Orders	Title Capacity	Appraiser Status			Completed Orders	Assign Method	Status	Options
					% of Allocation	Actual	Target				
Demo Appraiser Demo Appraisal Inc.	✓	+2 +0	1	2/	18.2%	4	22/	1	Auto	Active	Options
Rose B. Herson Herson Appraisal	✓	+1 +0	0	3/	20%	4	20/	0	Auto	Active	Options
Luis G. Enin Enin Appraisal Services	✓	+1 +0	0	3/	25%	5	20/	1	Auto	Active	Options
Tracy H. Meade Meade Appraisals	✓	+1 +0	0	4/	28%	7	25/	5	Auto	Active	Options
Eric Hemsley Hemsley Solutions	✓	+3 +0								Active	Options

Region Based Field Agent Panel Management and Assignment



with a marketplace of
100 000 field agents

a full suite of
valuation products

and a **superior**
platform and approach

{ **WHY LOOK ANYWHERE ELSE?** }

{ **products** }

RESIDENTIAL APPRAISER PRODUCTS

1004 Single Family	2090 Cooperative Interest
1004C Manufactured Home	2095 Cooperative Interest
1004D Update/Final Inspection	2000 Single Family Field Review
1025 Multi Family	2000A Multi-Family Field Review
1073 Condominium	Income Statement & Rent Schedule
1075 Condominium	Desk Review
2055 Single Family	Property Condition Report
2070 Inspection	Employee Relocation
2075 Exterior	Vacant Land

RESIDENTIAL BROKER PRODUCTS

Interior Broker Price Opinion
Exterior Broker Price Opinion
Property Condition Report



Humbled by your KIND WORDS

“

I have been appraising for over 25 years and a Solidifi partner since they entered the Chicagoland Market. I have been through a lot of different programs and truly believe that the Solidifi Platform is the best online tool for communicating with the client and delivering appraisal reports. It is very easy to use and understand. The Solidifi staff is terrific – Sean and Laura are great Regional Managers. They are very thorough and efficient and always willing help. Our appraisers' performance has greatly improved under their guidance.

Carmen J. Smith | IL

I have built a wonderful working relationship
with the staff at Solidifi. We work together
to get the appraisals completed.

Rosalind Russo | NY

As if the trip to Buffalo wasn't enough reason in itself, I continue to be amazed by the great people who make up the Solidifi company and having a chance to meet many of them this past week was a highlight of my career. If I was in a position to recommend or endorse Solidifi in any way I would happily do so and will continue to do so! Thank you for all you do for us as appraisers and for our profession.

Brian Scanga | SC

Solidifi is the most organized and
professional AMC in the industry today.

Fredrick Hunter Boehmer | UT

Our Regional Manager Jerra Knapic is absolutely amazing. Very professional, responds quickly, handles every question we might have. Thanks to her, Solidifi is our favorite client and we would like to continue doing business together for a long time.

Justin J. Ackmann | CA

A steady flow of orders is the most important factor
to my business and utilizing Solidifi.

Gregory Ranke | IL

Love the professionalism.

Larry E. Sherrell | MA

”



EXTRAORDINARY EXPERIENCE

The day I walked through Solidifi

I've always been a pretty curious person and I genuinely have the impulse to learn and the desire to understand the various aspects of the world around me. That may seem rather vague – it's not like I look at my computer and wonder how it functions or what exactly drives my three-year-old to have a meltdown, Chernobyl style, over the color of her ice-pop. Computers work and kids throw temper tantrums. That's well established science. But what's been a complete unknown to me, for most of my 16-year career as an appraiser, is the daily functions of my clients--their business and how they operate. That's right, we spend basically 52 weeks out of the year communicating non-stop about all manner of appraisal-related topics and I still only have the vaguest idea of what the person on the other end of the phone is doing. Now don't misunderstand me, I'm not talking the overall system of conception of an appraisal order to completion of the assignment and what role the report plays in the process of lending. I mean, I don't necessarily know how my appraisal management company partners function. What's their business model? What are the keys to their success? What's a day-in-the-life of an AMC employee like? Are the reviewers really locked up in the dungeon of the building and allowed only to surface to make our lives miserable? (Just kidding folks!) After all, these are real people that I email, text, or chat with on an almost daily basis yet as an appraiser I have very little understanding of what life working at an AMC is like. Now think about those questions in the context of why it's important to understand what motivates our AMC partners and what they expect from us. We are, after all, partners in this industry and right now one cannot be successful without the other. In order to create a strong symbiosis between the appraisers and the AMC partner we need to understand each other better and to achieve a real clarity into what methods benefit each partner in the relationship. This past July I had the chance to do just that.

continued >

Brian Scanga
Extraordinary Appraiser

“This is less Rust Belt and much more Silicon Valley.”

Since the spring of 2014 I've had the pleasure of being an appraisal provider (vendor) for Solidifi. From the very beginning of our professional relationship I was impressed with Solidifi on almost every level. I still recall the first phone conversation with my Regional Manager. The impression I came away with from that phone call was that Solidifi was exactly the type of company I wanted to partner with and I've been very fortunate to be able to do just that. In both 2015 and 2016 I have been nominated as an Extraordinary Appraiser, an honored distinction I share with some of the finest appraisers in the country. However the greatest honor that Solidifi could bestow upon me came in the form of a personal invitation to fly up to Buffalo, NY and tour their Larkin offices, meet the many people I've worked closely with over the past two years, and have the opportunity to address the staff during their Town Hall meeting about what Solidifi has done for me as a person and as a professional.

My first reaction to their request was one of complete shock. Why do I deserve to fly to Buffalo and be hosted by Solidifi? What wisdom could I possibly pass along to their staff? I'm just some guy who tries his best to do an honest job, deliver on my promises, and be the best that I can be. What I was to discover in Buffalo was that in the era of appraisal management companies one truly stands above all the others, if for no other reason than because it honestly cares about the appraisers it works with and understands that the appraiser's success is cohesive with its own success.

I flew up to Buffalo right after the 4th of July for their monthly Town Hall meeting. Upon arrival in Buffalo I was greeted by some great people whom I've become good friends with over the past two years, Matt Hanley and Melissa Muscoreil. I've had the privilege of

working with both Matt and Melissa since I first came on board with Solidifi and it was a pleasure to finally meet face-to-face. They gave me a brief tour of Buffalo before bringing me to their offices. Solidifi occupies the bulk of the sixth floor in an old manufacturing factory. While the brick exterior of the building belies feelings of faded industrial glory Solidifi's office could not be more sleek, modern, and extremely impressive. The clean lines, glass doors, and flow of the space conjures up feelings of what Apple's headquarters would look like. This is less Rust Belt and much more Silicon Valley. But the modern look is not at all for show. This is a firm that has tech genius at its heart, with a sophisticated tech team programming Solidifi's cutting edge PerforMAX software. Solidifi is invested in their systems and through feedback from lenders and appraisers is constantly tinkering and adjusting in order to tailor the system to best meet the needs of both sides. Remember symbiosis is the name of the game here and if the system in the middle is flawed it'll be felt on both ends.

The main floor where the Regional Managers and their teams operate is a completely open floor plan which allows for ease of communication and the lack of walls or cubicles brings a lightness to the space which can be seen in the way the staff works together. The openness of the space also allows the staff to communicate with one another in a much easier manner. Oh, and remember how I said that Solidifi cares about its appraiser partners? This massive office space is ringed with flat screen TVs along every wall and pillar that has the Extraordinary Appraiser's bios and updates cycling through at all times. If you're an EA the odds are your Regional Manager is looking at your face a dozen times a day. However the most

continued >

“Solidifi was exactly the type of company I wanted to partner with and I've been very fortunate to be able to do just that.”

Solidifi headquarters
Buffalo, NY



“The jobs Solidifi are doing and way they interact with their appraiser partners is having a positive impact on those people’s lives in a personal and professional way.”

impressive area of the main floor was the area poised for expansion. Solidifi is a company that is invested in its own future and that was on full display. They have been growing exponentially over the past few years and are primed for further expansion and growth as the rows of desks and computer terminals indicate. This isn’t a firm that is going anywhere but up for the foreseeable future which is just another reason it is so impressive to work with.

The rest of that first day was filled with limo rides, parties, champagne, Russian caviar, and things best not mentioned here. Just kidding folks. I was dropped off at my hotel and as the father of two young girls I had a hotel room and few hours to kill and I did what any tired parent would do. I slept...a lot... and prepared for my speech the following morning.

The speech was the main reason I was invited up to Buffalo in the first place. Every month, on the first Wednesday, the leadership team meets with the staff for an hour to go over an extensive business agenda. This month Alistair Blackburn and Craig Rowsell were the key speakers at the Town Hall and it was an absolute pleasure to meet and speak with both

“This massive office space is ringed with flat screen TV’s along every wall and pillar that has the Extraordinary Appraiser’s bios and updates cycling through at all times.”

gentlemen at length after the Town Hall. At the end of the Town Hall there were awards given out for team building activities and performance awards for staff members who had exceptional panels or regions and had achieved certain milestones set forth that month. The point is that as serious as these folks are about their firm and its professional operations they care deeply for their employees and use competition as a means to build a stronger and more cohesive team. As a believer in competition and that it makes the cream rise to the top I was very impressed by this aspect of the company. Conversely it’s a very light atmosphere so even though there is a strong competitive nature it’s not to a level where relationships would get strained and that’s a fine balance to maintain.

As the Town Hall meeting came to a conclusion I was called up to speak to the staff. This is still so surreal to me and of course the only thought running through my head was: What are you doing here!!! If you screw this up you’ll lose your best client!!! I won’t belabor you with details of my speech. In the end I think I gave a pretty decent speech. It was more of a talk. My goal was to simply impart upon the staff at Solidifi that the jobs they are doing and way they interact with their appraiser partners is having a positive impact on those people’s lives in a personal and professional way. That the system within which we all work may be imperfect but that they were laying a foundation from which any appraiser, if they commit to it, can be professionally successful. And on a personal level I wanted and needed to let all of the wonderful people at Solidifi know that they changed my life for the better, both professionally and personally. Even after sitting through an hour long Town Hall presentation I found them to all be very receptive to what I had to say.

I don’t purport to speak for every appraiser in the United States nor for every appraiser that works with Solidifi. All I can do is relate my personal feelings through my experiences working in conjunction with Solidifi. Over these past two years Solidifi has done more for me and my family than I can possibly recount here. They have proved to be a fruitful business partner and the many people I’ve built relationships with, and now had the chance to meet face-to-face, have made a positive impact on my life. I don’t know of too many other clients over my 16 years in the profession that I can say even half of that about. For their generosity, hospitality, respect, and most of all loyalty I will forever be grateful to work with the exceptional people at Solidifi. I’d also like to thank Solidifi for the opportunity to spend some time with them. It’s a moment in my life that I will never forget.

“That the system within which we all work may be imperfect but that they were laying a foundation from which any appraiser, if they commit to it, can be professionally successful.”

A Desire For Independence

HENRICO COUNTY, VIRGINIA
Reid Adams | Extraordinary Appraiser



REID ADAMS
{ independent appraiser }
GLEN ALLEN, VA



A long time interest in real estate; the desire for a career with flexibility; and the variety that comes from inspecting different properties and dealing with different people were all reasons why Reid Adams was drawn to a career as an appraiser. Eight years later he continues to be a full-time appraiser in Richmond City and Henrico County.



FAIRFIELD COUNTY, CONNECTICUT

Seana Bedard | Extraordinary Appraiser

Her Father's Daughter

SEANA BEDARD

{ independent appraiser }

REDDING, CT



It's not surprising that Seana Bedard became an appraiser. Her father was an appraiser and when Seana was a teenager she helped him with his office work. An 11-year veteran of appraising, Seana's clients in Fairfield, Connecticut enjoy her professional approach, dedication to delivering a quality report, efficient turnaround time and her always pleasant demeanor.

Well-honed Analytics

ORANGE COUNTY, CALIFORNIA
Talwinder Randhawa | Extraordinary Appraiser



TALWINDER RANDHAWA

{ independent appraiser }

MISSION VIEJO, CA



Talwinder Randhawa, an appraiser in Orange County for 12 years, had previously worked in management roles for various software and retail companies. Eventually he reached a point where he wanted to have his own business. Becoming a certified appraiser was the perfect solution. It not only provided him with the independence he desired but also allowed him to leverage his well-honed analytical skills, attention to detail and Masters degree in Economics.

It's Applied Economics

THOMAS WITT

{ independent appraiser }

CHICAGO, IL



Earning a degree in economics and growing up in a family involved in real estate had a strong influence on Thomas Witt becoming an appraiser.

As Thomas says, "Real estate appraisal is in essence applied economics." Thomas has been providing appraisal services in the greater Chicagoland area since 1993 and specializes in the Roscoe Village neighborhood. He is driven to deliver professional responsive services and accurate insightful analysis.



COOK COUNTY, ILLINOIS

Thomas Witt | Extraordinary Appraiser

get your independence back



Next Generation Valuation Services





Next Generation Valuation Services

www.solidifi.com