

# EXTRAORDINARY

Experience the difference

ISSUE 01 – Spring 2016

CHULA VISTA, CA

The logo for Solidifi features the word "solidifi" in a white, lowercase, sans-serif font. Above the letters "i" and "f" are three small white circles connected by a thin horizontal line, resembling a stylized circuit or molecular structure.



Next Generation Valuation Services

[www.solidifi.com](http://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. }





LOUDON COUNTY, VIRGINIA

John Sinnen | Solidifi Extraordinary Appraiser

# A Knack For Investigating

JOHN SINNEN

{ independent appraiser }



If there's one thing John Sinnen knows how to do, and do well, it's investigating. Prior to becoming an appraiser he spent 23 years employed as a Postal Inspector which involved evaluating post offices and conducting criminal investigations, mostly complex fraud and prohibited mailings cases. In John's opinion conducting a property appraisal is very similar to conducting a postal investigation, "You gather the facts, investigate and analyze, and write up your conclusions in a report." John has been a certified appraiser for 11 years in the Loudon County area.



# A Wise Choice

JAMES BERSE  
{ independent appraiser }



After graduating from college, James Berse worked in the social services field for a number of years. Once he got married, James decided it was time to switch careers to one that would provide independence and flexibility for his family. His brother was already an established appraiser and James decided to follow in his footsteps. 15 years later, James can definitely say that becoming a certified appraiser in the Northeastern portion of Florida proved to be a wise choice as he and his family couldn't be happier.



DUVAL COUNTY, FLORIDA

James Berse | Solidifi 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. }







SAN DIEGO COUNTY, CALIFORNIA

Claudia Ravelo | Solidifi Extraordinary Appraiser

# An Analytical Nature

CLAUDIA RAVELO

{ independent appraiser }



Claudia had never considered being an appraiser until one day her home was appraised. Claudia's interest was piqued as it seemed like the kind of work that was right up her alley. Her instincts were correct. Claudia has been a successful, certified appraiser for the past 12 years in San Diego County. Her analytical nature and the attention to detail she incorporates into her reports have made her one of the best in her area.





DUTCHESS COUNTY, NEW YORK

Anne Elmes | Solidifi Extraordinary Appraiser

# A Longstanding Interest

ANNE ELMES  
{ independent appraiser }



Anne Elmes has been working as an appraiser for over 16 years primarily in the Dutchess, Putnam and Westchester Counties of New York's Hudson Valley region. Anne was drawn to the appraisal industry by a longstanding interest in real estate particularly the different architectural styles of homes. Her appreciation for the details, analytical nature and strong work ethic are all reasons why Anne has been able to build a clientele of repeat customers.



# Family Ties

ALLEGHENY COUNTY, PENNSYLVANIA  
Kevin Fleck | Solidifi Extraordinary Appraiser



KEVIN FLECK  
{ independent appraiser }



With a grandfather who was a builder, a father who was a building manager and a brother who was an appraiser it's not hard to understand what influenced Kevin Fleck to get involved in the real estate industry. A certified appraiser in the Pittsburgh Metropolitan Area since 1997, Kevin's ability to recognize key trends and provide assessments encompassing a high level of detail has made him an in-demand appraiser.



# An In-Demand Appraiser

HEIDI PICKERING

| independent appraiser |



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 fulltime 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, WASHINGTON

Heidi Pickering | Solidifi Extraordinary Appraiser



# father & daughter

FEATURE STORY



## An Extraordinary FATHER & DAUGHTER

**AWARDED AS TWO OF SOLIDIFI'S BEST**  
Sandy Whitman and Veronica Grantham are not your everyday father and daughter. Recently Solidifi recognized both of them as Extraordinary Appraisers. This achievement recognizes leaders in the industry and in particular Solidifi's network of appraisers. Having not one but two family members acknowledged in this way was a tremendous accomplishment.

"I was honored to be considered extraordinary by Solidifi," recalls Sandy Whitman, a veteran certified appraiser located in The West Valley of the Phoenix Metropolitan area. Veronica, a certified appraiser in The East Valley of the Phoenix Metropolitan area, concurs. "It was fantastic and so nice to be recognized. Dad was beaming."

“Dad was beaming.”

### IT ALL BEGAN IN 2005

The story of how Sandy and Veronica reached this proud night started back in 2005. Veronica was living in Michigan at the time but was interested in moving back to Phoenix and making a career change. Sandy, an established, veteran appraiser, suggested she come work for him and learn the appraisal business. Veronica was intrigued and decided to take him up on his offer. Sandy became Veronica's mentor.

"Veronica began by helping out in the office," recalls Sandy. "But it didn't take long for me to realize she had an aptitude for appraising."

"My dad is very good at what he does and trained me well," Veronica states. "The mantras he taught me to work by like 'say what you mean and mean what you say' and 'always look at the data' still guide me today."

The variety of property types that Whitman Appraisal appraises was also invaluable to Veronica. From high-end executive properties and horse properties on acreage to single-family homes, manufactured homes, income properties and residential-zoned vacant land, Veronica experienced it all while being mentored by her father.

Veronica apprenticed with Sandy for three years. After she became a certified appraiser they continued to work together for another two years, before Veronica moved on and took an appraisal position with a firm in The East Valley.

"We still talk regularly," says Sandy, "and bounce things off one another when we want a second opinion."

### THE ADVANTAGES OF BEING MENTORED BY FAMILY

"I think my Dad probably invested more hours in my training because I was his daughter, but there were no shortcuts. He was just as tough on me as he would have been with anyone," says Veronica. "But I do think, because we worked so closely together, we got to know each other even better."

For Sandy, mentoring his daughter was a rewarding experience. "When Veronica started out she didn't know anything about appraising. To see her grow and become the appraiser she is today is still very satisfying." This was especially evident when Veronica was recognized as an Extraordinary Appraiser.

"Dad was beaming."





## An entire industry WITH EYES ON YOU

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

local market trends





# A Loan Beginning

JOSHUA FRENCH

{ independent appraiser }



Joshua French is a graduate of the University of Maryland with a degree in Finance. He began his career as a loan officer. While working in the mortgage industry, he met several appraisers and developed an interest in pursuing a career in the field. He entered the appraisal industry in 2005 and has been a licensed appraiser since 2011. Joshua works primarily in Maryland but is often in Washington DC and Virginia too. His wide and varied market knowledge is one of the assets clients appreciate most about Joshua. From his perspective, the variety of properties he gets to see and assess is what he enjoys most about his job as a typical day can range from appraising a high-end condo in Washington DC to a assessing a multiple-acre property in rural Maryland.



PRINCE GEORGE, MARYLAND

Joshua French | Solidifi Extraordinary Appraiser



Come visit us at  
**Valuation Expo**

**BALTIMORE**

July 11-13 Booth #52 & 53

**EASTCOAST**

July 12 2016

BALTIMORE

Regional manager Tyler Zimmerman  
happy to meet Extraordinary  
Appraiser Basimah Haddad.

extraordinary appraiser

**RECEPTIONS**

LAS VEGAS

November 11 2016

**WESTCOAST**



# Detail-oriented Nature

BRITTANY SOLDANO

{ independent appraiser }



Brittany Soldano earned her real estate license in 2006. Soon after, the sub-prime mortgage financial crisis caused her to rethink her plans. Wanting to still work in the real estate industry but at something that provided a more stable income stream, Brittany changed gears and became a certified appraiser. She's glad she did. Nine years later Brittany still loves being an appraiser in the counties of Charleston, Dorchester and Berkley. It suits her detail-oriented nature and she enjoys interacting with the variety of people she meets.

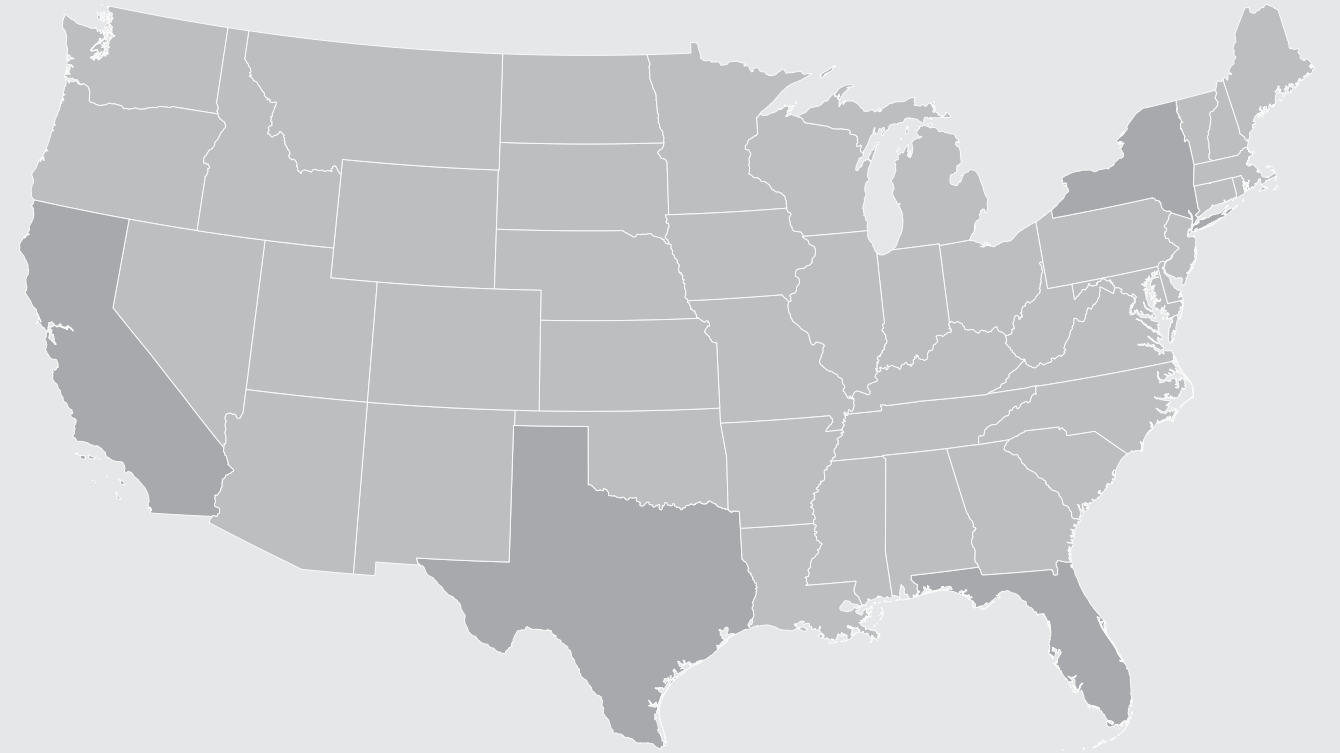


BERKELY COUNTY, SOUTH CAROLINA

Brittany Soldano | Solidifi Extraordinary Appraiser



# Featured States



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





# Florida

| the sunshine state |

Population 20,271,272  
Population increase over 5 years 7.8%  
Housing units 9,144,250  
Building permits 84,075  
Average people per household 2.62  
Mean travel time to work (minutes) 26.1  
Mean household income \$47,212  
Total employer establishments 510,389  
Population per square mile 350.6  
Land area (miles) 53,624.76





# Florida { the sunshine state }



From a young age Junior Vargas was always good with numbers which is why being an appraiser is such a natural fit for him. Trained by his brother, Junior became a certified appraiser back in 2006. His clients in the Miami and Broward County area appreciate his thoroughness, computer prowess, patient manner and, of course, his ability to crunch the numbers at will.

## SOUTH FLORIDA SIZZLING WITH BILLION DOLLAR PROJECTS

Miami is graduating from being a horizontal, garden city with just a sprinkling of towers, to a striking metropolis of sky-reaching structures. This conversion is being led by five active projects costing significantly over a billion dollars each, along with even more developments that are just under the billion dollar mark. Many of these projects boast world-class innovations. Noteworthy among them is the rooftop aerie of the highly-anticipated Sugar, East Miami Hotel's restaurant in the almost-complete, billion-dollar Brickell City Centre (BCC). When completed the BCC will be cover four city blocks and include high-end retail, condos, offices and the tallest building in Miami. Developments such as this have had an impact on the overall market as home values in Miami-Dade County continued on an upward trajectory. Year over year the median sale price was up 12% in February 2016 to \$493,975 vs. \$434,598 in February 2015. Even so, home sales slowed slightly in February to 815 units vs. 842 in the previous month of January, while days on market increased to 90 days vs. 73.

**Junior Vargas** | Solidifi Extraordinary Appraiser



When Lee Ann Moody decided that being an appraiser was the career path she wanted to pursue, she didn't have to look far for inspiration or someone to train her—her sister already was an appraiser. Lee Ann earned her appraisal certification 10 years ago and has been providing assessments for clients in Escambia and Santa Rosa County ever since. Her professional manner, strong work ethic and analytical skills have earned her accolades and a steady stream of repeat customers year after year.

## PENSACOLA ECONOMY BOOSTED BY MASSIVE DEVELOPMENT

Phase 1 of the Navy Federal Credit Union expansion project is nearing completion and will add two huge office buildings with a combined 400,000 sq. ft. of floor space. Once Phase 2 is completed, the Navy Federal complex will occupy two million sq. ft. of office space and house more than 10,000 workers, making it by far the largest private employer in Northwest Florida. In addition to creating additional jobs, the expansion of Navy Federal Credit Union headquarters is creating significant growth in the Beulah area of Pensacola. New subdivisions are being developed, roads are being widened and improved, and new schools are being added in this previously rather rural area. Looking at the overall market, the year over year median sale price was up over 16% in February 2016 to \$128,000 vs. \$110,000 in February 2015. Meanwhile the number of homes sold in February rose over 11% to 256 vs. the previous month of January when it was 224, while the average days on market was more or less the same at 87 in February and 92 in January.

**Lee Anne Moody** | Solidifi Extraordinary Appraiser



## did you KNOW?

- Clearwater is the city with the highest rate of lightning strikes per capita in the U.S.
- Florida has 663 miles of beach.
- Florida is the only place on earth where alligators and crocodiles co-exist in the same habitat.

“

1000 people move to the sunshine state every day and for good reason. The market is always changing and constantly developing. The appraisers in Florida are dedicated and always up for a challenge when completing \$8M+ waterfront properties.

James Berse has been an Extraordinary Appraiser for quite some time now. When he isn't surfing in the clear waters of Florida admiring the amazing views, he is working hard into the night to get the job done for Solidifi. He is consistent in his work and always supersedes my expectations. He always puts us first and never says no to an order. I have been working with James for over 2 years; he has been and always will be one of my go-to appraisers in Florida I know I can count on.



**James Berse**

The appraisers in Florida never let the hot sun or torrential downpours stop them from completing an appraisal. They are always committed and determined to provide the utmost professional and quality report whether it is a rural one story house on five acres or a high-rise condominium located on the beaches of the Gulf of Mexico.

”


**Andrea Battaglia** | Solidifi Regional Manager





# California

{ the golden state }



Population	39,144,818
Population increase over 5 years	5.1%
Housing units	13,900,766
Building permits	83,645
Average people per household	2.95
Mean travel time to work (minutes)	27.6
Mean household income	\$61,489
Total employer establishments	874,243
Population per square mile	239.3
Land area (miles)	155,779.22





# California

{ the golden state }

## did you KNOW?

- California is the only state that's hosted both the Summer and Winter Olympics.
- California was originally known as the Grizzly Bear State
- California is the most populous state -one out of every eight Americans is from California.



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.

### LACK OF INVENTORY SPURS NEW BUILDS IN ORANGE COUNTY

Orange County, California saw an increase in sales activity during the past year. Home sales were up approximately 14% and, due to a surge in market activity, inventory dropped approximately 10%. As a result, there has been an increase in demand for new home builds, which has led to a jump in sales in cities such as Irvine, Rancho Mission Viejo and other pockets of small land throughout Orange County. Overall, the Orange County real estate market has remained relatively stable across the area with the year-over-year median sale price for February 2016 increasing by 8% over February 2015.

**Talwinder Randhawa** | Solidifi Extraordinary Appraiser



Angel Acosta realized early that he had a strong interest in and aptitude for real estate. He earned his real estate license right after graduating college and switched gears to appraising in order to broaden his knowledge of the industry. In 2000 he became a certified appraiser and currently works in San Diego, CA.

### LARGE HOME SALES BOOMING IN CARMEL VALLEY

A great deal of new construction is occurring in the Carmel Valley area in San Diego, specifically in the Pacific Highlands community. Large custom homes are being built with prices ranging from \$900,000 all the way up to \$1,700,000. Couple this with the many new schools in the area and exciting commercial construction projects being developed featuring large anchor stores, and it's no wonder this community is becoming a very desirable place to live. Comparing the overall marketplace numbers for February vs. the previous month of January, the median sale price was up to \$668,000 from \$660,000, while the number of home sold rose to 1,462 from 1,411. This increased sales activity influenced the inventory of homes which dropped to 1,090 in February from 1,139 in January.

**Angel Acosta** | Solidifi Extraordinary Appraiser



One of the largest real estate markets in America is found in and around Los Angeles County. Cities along the West Coast are much younger in age than their East Coast counterparts, and yet Los Angeles has rapidly grown to become the second largest city in the country. The Los Angeles city limits are much larger than many cities within the United States, the world even, as it more than doubles the size of Paris, France and Boston, Massachusetts.

Talwinder has been one of Solidifi's Extraordinary Appraisers for about a year now. With every order, his partnership with Solidifi, and myself as his Regional Manager, becomes stronger and more effective. Without thinking twice, Talwinder appraises even the most unconventional home, and delivers an appraisal to one of our many lenders that demonstrates his: knowledge, dedication, and loyalty to his career and his clients. Talwinder is the epitome of what Solidifi's Extraordinary Appraiser Program was created for.

The north-western border of Los Angeles County is a very rural place, and surely no stranger to large acreages and horse farms. While southern Los Angeles County holds a city like structure and borders both the Pacific Coast and another largely populated region of California, Orange County. Understanding the particularities of each niche market within Los Angeles County is extremely significant, as markets such as Beverly Hills and West Hollywood seem to emerge from the city to become unique markets for real estate that somehow hold true to the image of Los Angeles. The "Creative Capital of the World" is reflected through phenomenal architectural design and achievement.



**Talwinder Randhawa**

”

**Victoria lacchetta** | Solidifi Regional Manager





# New York

{ the empire state }

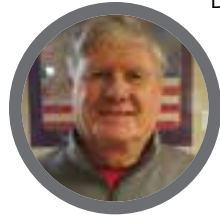
Population	19,795,791
Population increase over 5 years	2.2%
Housing units	8,191,040
Building permits	36,286
Average people per household	2.62
Mean travel time to work (minutes)	31.9
Mean household income	\$58,687
Total employer establishments	532,669
Population per square mile	411.2
Land area (miles)	47,126.4





# New York

{ the empire state }



Don Wright started his real estate career as a broker, but soon realized that it was the appraisal side of the business that really attracted his interest. He followed his instincts and became a certified appraiser and has been practicing his trade for over 35 years. A lifelong resident of the Rochester area, Don possesses an unparalleled knowledge of the local marketplace including the counties of Monroe, Wayne, Ontario, Orleans and Livingston. But an in-depth understanding isn't the only reason for Don's success. Don also cites his ability to be flexible, a willingness to adapt to new methods and regulations, and most importantly, his good old-fashioned work ethic.

## TECHNOLOGY TRANSITION CONTINUES IN ROCHESTER, NY

The transition of Rochester, NY from a city known for manufacturing to one that is technology-focused took another step towards reality with the announcement of a new \$500 million fund. Seeded by state/federal and private dollars, the fund will be used to finance the development of a new Photonics research center. Combined with Rochester's consistently low home prices, low interest rates and the low cost of living, it is hoped that the new research center will attract hundreds of high-tech jobs. No doubt this was one of the factors that helped spur on a year-over-year increase in the median sale price in Rochester; it rose 11% from \$99,000 in February 2015 to \$110,000 in February 2016.

**Don Wright** | Solidifi Extraordinary Appraiser



When a friend who ran an appraisal company needed a hand, Christopher Beck helped him out. This experience inspired Christopher to make a career change and it wasn't long afterwards that he became an appraiser himself. With his strong mathematics skills and background in providing superior customer service, this new vocation was a natural fit for Christopher. Since then he has enjoyed a 14-year career in property assessment specializing in the Erie County area.

## PEOPLE MOVING BACK INTO THE CITY OF BUFFALO

The Buffalo, New York area is transitioning from its blue collar industrial past to a more white-collar, tech-based area centered around the burgeoning, downtown medical corridor. As a result, the City of Buffalo itself is experiencing residential demand with people moving back to the city from the suburbs and ex-residents moving back as opportunities expand. Year over year the median sale price, at \$128,000, was up slightly in February 2016 vs. \$125,000 in February 2015. On a month-to-month basis, the number of homes sold in February was down to 338 vs. 413 in January, while the average days on market was only slightly less at 34 days in February vs. 36 in January.

**Christopher Beck** | Solidifi Extraordinary Appraiser



## did you KNOW?

- Madison Square Park, Washington Square Park, Union Square Park, and Bryant Park used to be cemeteries.
- In New York City there are more than 26,000 people living in each square mile.
- New York City has more people than 39 of the 50 states in the U.S.

New York City has more people than 39 of the 50 states in the US.

Amongst this highly populated area are dedicated appraisers who inspect hundreds of properties each year. The diversity of the housing market in this area can range from 800 square foot homes to luxury high rise apartments overlooking Central Park. The appraisers I work with are strong-willed and can handle any property that is thrown their way.

Larry Ellis is one of Solidifi's Extraordinary Appraisers. He has a perfect QC score of 1000 and has been 100% on time with a 2.9 day TAT over the last ninety days. He is a top performer in both Queens and Nassau counties. When dealing with Larry not only can I expect a great performance but I know that it also comes with a great attitude.



**Larry Ellis**

One of the things I enjoy most about managing New York is working with the appraisers who are new to the panels. They are very eager to learn and build their market share with Solidifi. I love teaching them about our program and helping them earn the distinction of becoming an Extraordinary Appraiser. Being able to recognize them for all of their hard work is not only rewarding for them, but also for me.

**Shannon Miller** | Solidifi Regional Manager





# Texas

[ the lone star state ]

Population	27,469,114
Population increase over 5 years	9.2%
Housing units	10,426,080
Building permits	166,982
Average people per household	2.83
Mean travel time to work (minutes)	25.2
Mean household income	\$52,576
Total employer establishments	547,190
Population per square mile	96.3
Land area (miles)	261,231.71





# Texas

{ the lone star state }



Like many appraisers, Margaret Dysart was born into the profession. Her mom, Terry Clark, started in the business in 1987. But that's not the only reason Margaret was a natural fit for appraising. In school she studied design, with a strong emphasis on functionality and detail. Plus, she loved math. Both of these qualities, combined with a strong work ethic and a love for what she does, have allowed Margaret to enjoy a successful career as an appraiser in the Dallas metropolitan area for over 21 years.

## COMMERCIAL DEVELOPMENT HAS DALLAS MARKET BUZZING

Many exciting things are happening in Dallas, especially on the commercial front. Toyota and several other companies have either moved or are moving their headquarters to the north Texas region. The Dallas Cowboys football team has started construction on their new practice facility in the City of Frisco, north of Dallas. The completion of the Margaret Hunt Hill Bridge, connecting downtown Dallas to the more industrial west, has fueled the construction of restaurants and homes along the Trinity River. Despite the drop in oil prices, Texas has continued to add jobs, mostly along the I-35 Corridor of Dallas, Austin and San Antonio. In 2015 employment in Dallas actually expanded 4.5% and the Feds are projecting the Dallas-Fort Worth market will continue to grow at a higher rate than the overall Texas growth rate. As for the numbers, home sales in Dallas were up 4.8% in 2015. Permits for new, single-family homes in the entire metro area are up nearly 26% vs. 2015, and with housing market inventory at a historical, two-month low, the outlook for the spring of 2016 is very promising.

**Margaret Dysart** | Solidifi Extraordinary Appraiser



They say the apple doesn't fall far from the tree. That idiom proved true in the case of David Christensen who grew up with a dad who was an appraiser. David decided to follow in his father's footsteps. 42 years later, David still enjoys being an appraiser. His years of experience have allowed him to develop strong analytical and people skills, as well as the ability to adapt to industry and market changes. David spent the first part of his career providing property assessments in Oklahoma. In the mid 1990s he relocated to Dallas. Today his main place of business is the Dallas/Collin County area.

## JOBS, JOBS, JOBS THE STORY IN DALLAS/COLLIN COUNTY

The Dallas/Collin County area has enjoyed a real influx of employment opportunities recently, mainly due to the expansion of the Highway 121 corridor. This has helped encourage many well known companies to relocate to the area, including State Farm Insurance (8,000 jobs), Toyota (4,000 jobs), Hewlett Packard, Frito-Lay and JC Penny to name a few. In addition, Nebraska Furniture Mart has constructed a large store and warehouse which employs 2,000 people. Meanwhile, there are expansive, multi-million-dollar, mixed-use developments under construction as well as substantial residential subdivisions being built. Year over year the median sale price was up in February to \$204,250 vs. \$187,000 in 2015. Comparing February to the previous month of January, the inventory of home dropped to 20,948 vs. 22,334 and the average-days-on-market was more or less unchanged at 26 vs. 25.

**David Christensen** | Solidifi Extraordinary Appraiser

## did you KNOW?

- Texas has enough crude oil reserves to fill up almost 1459 Empire State Buildings.
- Texas' gross domestic product is \$1.43 trillion.
- Texas' largest wind farm is about 4.5 times the size of Manhattan.- the leader in wind energy in the U.S.



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The Dallas-Fort Worth area has been experiencing an unprecedented level of growth. Schools, roads and new homes cannot be built fast enough to accommodate all the transplants looking for opportunity. Sellers are dominating the market as newly listed homes receive multiple bids over the asking price. Most of these homes never make it to the MLS, affecting the number of comparables and listings available for appraisers to use.

Mark Novell is a consummate professional who plays a major part in Solidifi's growth in the D-FW Metroplex. An SRA Designated Member of the Appraisal Institute, he combines his incredible knowledge of appraising with a terrific work ethic to reap success in the Arlington, TX area.

Solidifi relies on strong partnerships to get to the top. In a high-growth market such as Dallas, TX, strong business partnerships are essential. With our Extraordinary Appraiser Program, we rely on individuals such as Maggie Dysart, who is another Extraordinary Appraiser alongside Mark Novell, to be experts in their region and pave the path to success.

”

**Paul Steinmetz** | Solidifi Regional Manager



**Margaret Dysart**



A photograph of a modern office interior, viewed through a glass door. The office has a clean, minimalist design with white walls and a blue floor. In the foreground, a white reception desk with a silver handle is visible. Behind the desk, a person is working at a computer. The background features orange armchairs, a television, and red decorative elements on the wall. The word "solidifi" is printed in large, lowercase letters on the glass door.

solidifi

HQ BUFFALO, NY

{ inside Solidifi }



# { our culture is everything }

{ PASSIONATE }

{ COLLABORATORS }

{ LEADERS }

{ SMART }

{ AMBITIOUS }

{ TRANSPARENCY }

{ INNOVATORS }

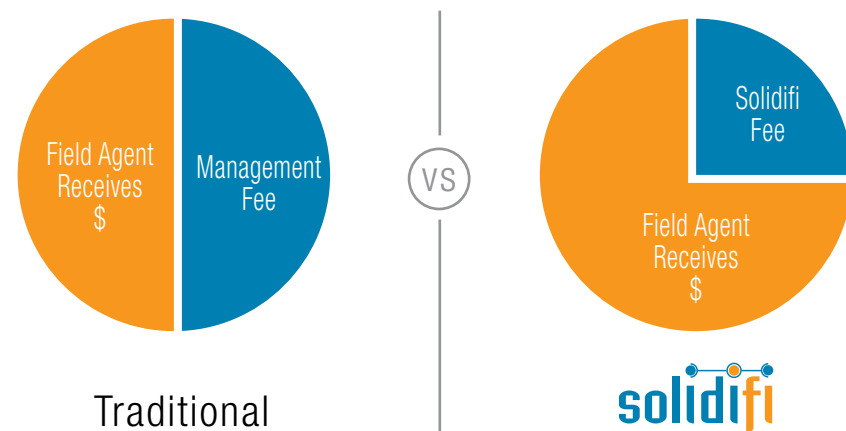
We take great pride in the work we do and the talented people who work with us. Our culture means everything – it's embodied by our core values and it's at the heart of our success. Solidifiers are like no other. We are driven. We are passionate. We are charitable. A leader in Valuation Services, our 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.



# 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 services 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 an 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

Create New Order

View Orders

Billing

Program Settings

System Settings

My Information

Region

FL - Pensacola

Marketplace

Competitive

Panel

Conventional Properties

Service Group

Interior

Region Panel Summary

	Total Appraisers	Volume Projected	Target Capacity	Volume Target	% Volume This Month
Active	8	198	242	80%	88.0%
New Recruit	5	22	0	10%	10.4%
Withdraw	3	-	-	-	3%
Deactivated	10	-	-	-	9%

Region Panel Forecast

Status

Volume Forecast

200%

Active

Appraiser Details		Appraiser Status							Assign Method		
Appraiser Name	Status	Time to Complete	Revised Estimate	New Estimate	Allocated for Period			Completed Volume	Assign Method	Status	Options
					% of Allocation	Actual	Target				
Demo Appraiser Demo Appraisal Inc.	✓	+2 + 8	1	3/	18.2%	4	22/	1	Auto	Active	Options
Rose H. Heron Heron Appraisal	✓	+1 + 3	2	5/	20%	4	25/	0	Auto	Active	Options
Luis G. Eren Eren Appraisal Services	✓	+1 + 3	0	3/	25%	0	25/	1	Auto	Active	Options
Tracy H. Meade Meade Appraisals	✓	+1 + 3	0	4/	20%	7	25/	5	Auto	Active	Options
Eric Hemmley Hemmley Solutions	✓	+1 + 3	-	-	-	-	-	-	Auto	Active	Options

Current

For Min

90 Days

10 Orders

Total

Summary

Summary

Details

Details

## Region Based Field Agent Panel Management and Assignment





with a marketplace of  
**100 000** field agents

a full suite of  
**valuation products**

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## { 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

“

“My working experience with Solidifi is above all the other AMC’s I work with. They treat me as a professional, valuable member of their team and I prioritize their work above all other clients. I have excellent communications with my representatives at Solidifi, and continue to grow by business.”

**Douglas Cope** | Appraiser WA

“Working with Solidifi is working with a partner.”

**Louis Gleason** | Appraiser CA

“I have worked for a lot of management companies but have narrowed it down to Solidifi only. The professionalism, courtesy of employees and quality review is beyond compare. I have become a much better appraiser because of Solidifi’s reviewer’s correction requests and guidelines. Thank you for adding me to your list of appraisers. I appreciate the work more than you know and the quality of your team.”

**Constance Marines** | Appraiser NY

“Thank you for being one of the best AMCs around.”

**Michael Jeffries** | Appraiser CA

“I have worked with a number of AMC firms through the years as well as independent banks and mortgage brokers and over that time frame Solidifi has been the most enjoyable to work with.

It’s the whole package. You communicate well. Your staff is friendly and helpful and I truly feel that you respect me as an appraiser and that is a first for any of my clients. I do not have a bad word to say.”

**Carmen Smith** | Appraiser IL

“You all do a great job and  
treat me like we are on the same team.”

**David Martin** | Appraiser CA

“I prefer working with Solidifi due to its commitment to excellence as well as its competitive appraiser fees.”

**Preston Tucker** | Appraiser WA

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# The Road to Success

MARK CULCASI

{ independent appraiser }



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.



CONTRA COSTA COUNTY, CALIFORNIA

Mark Culcasi | Solidifi Extraordinary Appraiser



# Trainee to Veteran

JENNIFER WARREN

{ independent appraiser }



Like most young people, when Jennifer Warren was in college, she had no idea what she wanted to do with her life in terms of a career. A part-time job with a real estate company introduced her to the appraisal industry. When a spot opened up for an appraiser trainee, she took it and 20 years later she couldn't be happier. Warren is an appraiser in Chittenden County, Vermont.



CHITTENDEN COUNTY, VERMONT

Jennifer Warren | Solidifi Extraordinary Appraiser



# An Added Perspective

COOK COUNTY, ILLINOIS  
Adrian Watts | Solidifi Extraordinary Appraiser



ADRIAN WATTS  
{ independent appraiser }



Adrian Watts has been an appraiser in south Chicago since 2002. Real estate has always been in his blood and is still a strong passion of his today. Not only did Adrian own his first home at 23, he has also been a rental property landlord for over 30 years. Adrian's clients appreciate this added perspective and understanding that he brings to his skill set as an appraiser as well as his strong analytical skills and dedication to delivering a high level of customer service.



# Piecing Together a Puzzle

PETER ANTONE

{ independent appraiser }



Growing up, Peter Antone knew early in life that he wanted to become an appraiser having been exposed to what the job entailed by observing a few family members who were appraisers. In 1990 he earned his certification and for the last 25 years Peter has been a practicing appraiser in Norfolk and Suffolk County and the North Shore of Boston. For Peter, he enjoys the process of appraising – it's like piecing together a puzzle – and the opportunity it provides for him to put his analytical skills and expertise to the test on a daily basis.



NORFOLK COUNTY, MASSACHUSETTES

Peter Antone | Solidifi Extraordinary Appraiser





HUNTERDON COUNTY, NEW JERSEY

Anne Sturgess | Solidifi Extraordinary Appraiser

# Some British Insight

ANNE STURGESS

{ independent appraiser }



Anne Sturgess has been an appraiser since 1993, conducting most of her assessments in Hunterdon County where she resides and the mix of rural areas and small villages remind her of her birthplace in England. Anne's interest in appraising developed after several years of working as a realtor in Hunterdon County. When a few deals didn't come to fruition, she decided a change of direction would be a good idea and focused on becoming an appraiser. Having lived in another country and been a realtor previously has provided Anne with invaluable insight to draw on when interacting with today's diverse borrowers.



# Easing the Appraisal Process

ABBY RUTLEDGE

{ independent appraiser }



Abby Rutledge has been an independent appraiser, staff appraiser, a contract appraiser, the owner of her own appraisal company and a manager with a national AMC. This widely varied experience has allowed her to grow and understand more of the property assessment process than she could have ever experienced with just being in the field. Being referred by your peers is one of the best compliments a person can receive, and in Abby's case 50% of her business is referral based from realtors, loan officers and previous clients. For Abby the most rewarding part of being an appraiser is meeting people and helping them feel at ease through the appraisal process.



FAIRFAX COUNTY, VIRGINIA

Abby Rutledge | Solidifi Extraordinary Appraiser





SAN MATEO COUNTY, CALIFORNIA

Calvin Garcia | Solidifi Extraordinary Appraiser

# An Appraisal Practitioner

CALVIN GARCIA

( independent appraiser )



Calvin Garcia's initial aspiration was to pursue a career in medicine but while studying pre-med at College who also enrolled in some real estate courses. In the end, assessing and diagnosing the value of properties won the day and Calvin eventually became an appraiser. 23 years later he is still a practicing appraiser in San Mateo County where clients appreciate his ability to communicate, attention to detail and friendly professionalism.



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