

EXTRAORDINARY

Experience the difference

ISSUE 02 – Summer 2016



OCEANSIDE, CA


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. }



GREENVILLE COUNTY, SOUTH CAROLINA
George Koumbis | Solidifi Extraordinary Appraiser

Enhancing a Perspective

GEORGE KOUMBIS

{ independent appraiser }

GREENVILLE, SC



George Koumbis had been involved in the investment/rental side of the real estate industry since 2003, but felt that he could enhance his perspective and understanding of all aspects of real estate by becoming an appraiser. His instincts were right. George feels that he has learned more about real estate since becoming an appraiser three years ago, than he had in the previous 10 years of his involvement with the investment side. A licensed certified residential appraiser since August 2015, George provides assessments for properties in Upstate South Carolina (Greenville, Spartanburg, Pickens and Anderson Counties). He prides himself on his turn time and high-level of quality.

A Strong Work Ethic

NICHOLAS ADAMS

{ independent appraiser }

RICHMOND, VA



Like so many appraisers, Nick Adams was drawn to the field after observing and speaking to someone he knew who worked as an appraiser. He liked what he heard and began his own appraisal career eight years ago. Nick has been a certified appraiser for the past six years, performing the majority of his work in the counties of Chesterfield and Henrico as well as the City of Richmond. Nick's clients appreciate his strong work ethic, high attention to detail and willingness to further his knowledge of the appraisal industry.



HENRICO COUNTY, VIRGINIA

Nicholas Adams | 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. }

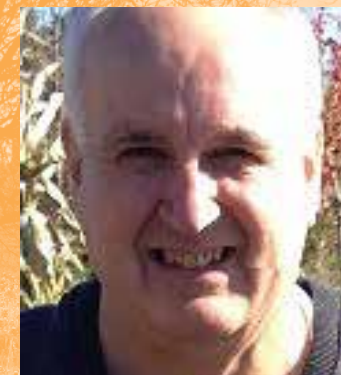


The Apple Doesn't Fall Far

DAVID CHRISTENSEN

{ independent appraiser }

PLANO, TX



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.



COLLIN COUNTY, TEXAS

David Christensen | Solidifi Extraordinary Appraiser



FAIRFAX COUNTY, VIRGINIA

Donald Geary | Solidifi Extraordinary Appraiser

Long Term Relationships

DONALD GEARY

{ independent appraiser }

FAIRFAX, VA



Don began his real estate career working on the sales side of things before discovering his true passion – appraising. Don has been an appraiser since 1980 and specializes in the Northern Virginia area. Don prides himself on maintaining long-term relationships with his clients, who appreciate his excellent communication and people skills.

A Financial Background

SHERRI GOLDSTEIN

{ independent appraiser }

ASHLAND, MA



After earning a Masters Degree in Finance and Business Administration, Sherri Goldstein naturally began her career in the corporate world. After a number of years working for high-tech start-up companies in various finance and administration roles, Sherri decided it was time for a change. A family friend was an appraiser. Sherri was intrigued. With her financial background she knew this was a career direction that would make a good fit. She started taking classes and in 2002 she became a full-time appraiser in Middlesex, Worcester and Norfolk Counties.

MIDDLESEX COUNTY, MASSACHUSETTS
Sherri Goldstein | Solidifi Extraordinary Appraiser





SAN DIEGO COUNTY, CALIFORNIA

Brad Webber | Solidifi Extraordinary Appraiser

In Training At College

BRAD WEBBER

{ independent appraiser }

OCEANSIDE, CA



10 years ago, while attending Business College, Brad Webber was offered an appraiser trainee job by a family friend. By the time Brad graduated from college not only did he have a degree, he also had the hours required to become a licensed appraiser. With that, he started his own appraisal business and has been serving the San Diego County area ever since.

From one EXTRAORDINARY CAREER to Another

Mingle with a group of appraisers and you'll quickly discover that many of them began their careers in a completely different occupation. One such person is John Hall.

"I was an active duty soldier in the U.S. Army for 10 years and in the U.S. Reserves for 10 years," states John Hall. "I achieved the rank of Major and I served as a Combat Arms Officer."

If his appraisal clients ever wonder how John is able to stay calm and cool under pressure, they need only consider his military service.

"I spent most of my career in Cavalry, Infantry and Artillery Units," explains John.

Being a part of these units meant that John found himself in many hot zones.

"I served as a Fire Support Team (FIST) Leader in Operation Just Cause (Panama), as a Targeting Officer in Operation Desert Shield, a Squadron Fire Support Officer for the 2nd Armored Cavalry Regiment on the Czechoslovakian Border at the end of the Cold War, as an Operations Officer in charge of U.S. and U.N. Observer/Peacekeeping missions during the Armenian/Azerbaijani War in Nagorno Karabakh."

For his last active duty assignment, John was an Intelligence Officer at the Pentagon.

When John left the military he became a Defense Contractor with SAIC in McLean, Virginia. However, after eight years in this role, John was ready for a change.

READY FOR SOMETHING COMPLETELY DIFFERENT

"I really wanted to start my own business and I kept my eyes open to all possibilities," recalls John.

A friend of John's was an appraiser and helped get him into the business. "I was able to support myself on retirement pay and half fees as an appraiser while I achieved the required hours and passed the exams to become a licensed appraiser."

John has been a licensed appraiser for over 16 years now and has appraised over 3,000 homes in the Loudon, Fairfax and Prince William Counties of Virginia.

GRATEFUL FOR THE GUIDANCE

Like all appraisers, John was mentored on the nuances of the trade.

"I had two mentors – Dick Richardson and Randall Perko. Sadly Dick passed away a number of years ago and Randall retired several years back. Combined they had about 50 years of appraisal experience. I've always proudly claimed that at the core of how I conduct appraisals is the best of Dick and Randall."

Three of the most valuable things John learned from Dick and Randall are:

- 1 Always dig for the details. Aim to be as accurate as possible with your assessment. If, after the fact, you discover you have made an error, acknowledge it, fix it and put it in the memory banks for next time.
- 2 After you finish your appraisal set it aside for an hour or two (unless you are under a time crunch). Then go back and review it with a fine tooth comb before submitting it to the client.
- 3 If an adjustment you've made seems non-self-explanatory, write about it in the addendum. If it is confusing to you, rest assured it will be confusing to the client.

RECOGNITION REINFORCED THAT IT WAS MISSION ACCOMPLISHED

With his mentors' advice as his foundation, the time management and organizational skills he acquired in the military, and his ability to consistently deliver appraisals on time and on target, John has been able to enjoy success as an appraiser, including being named an Extraordinary Appraiser by Solidifi.

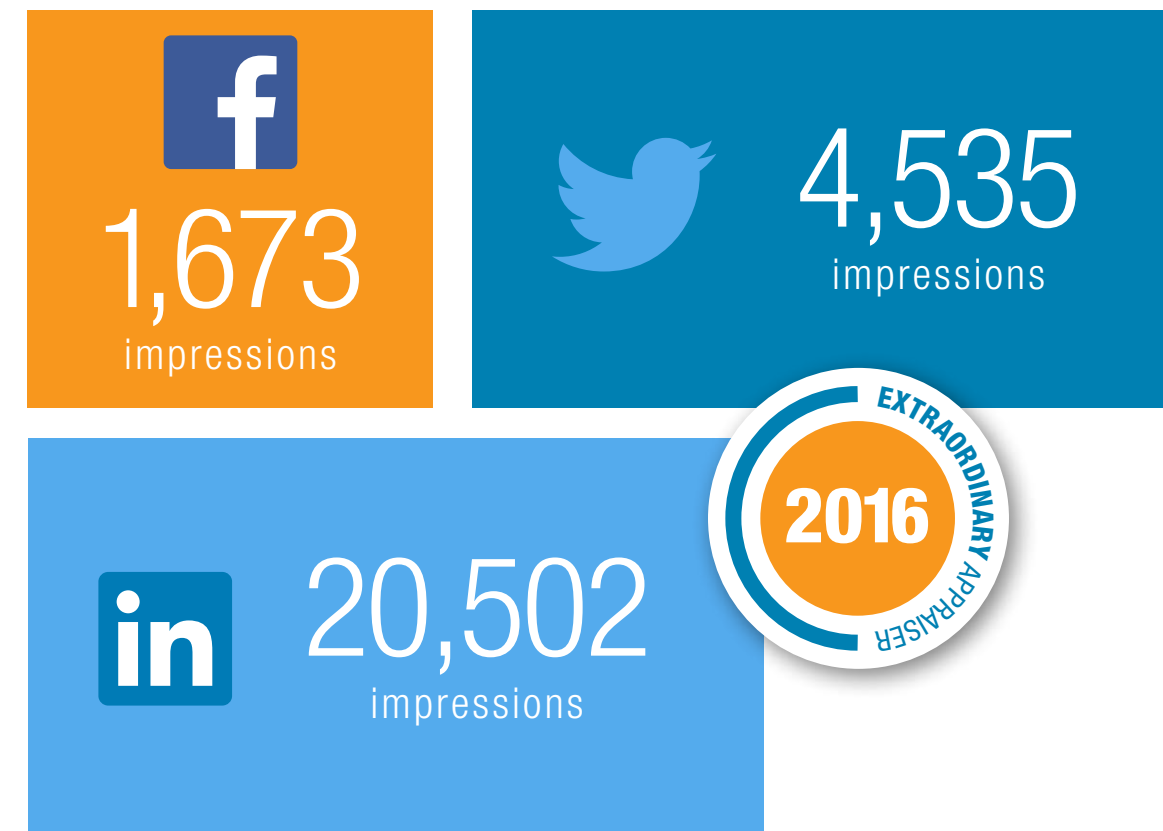
"Being recognized by Solidifi (and my Solidifi regional manager Kristi Sedota) as an Extraordinary Appraiser is very important to me. It means that I am on the right vector as a professional and it represents the highest accolade I could receive."

John Hall

Solidifi @Solidifi - Jun 8
Well this was certainly unexpected in
#Maryland bit.ly/1Yes4hl #Appraiser Randy
Dodson has the details



local market trends



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.

Power Station to Power Appraiser

JOSIF BENFIELD

{ independent appraiser }

MAHWAH, NJ



Some would argue that there's a science to being a successful real estate appraiser. If anyone is qualified to agree it would be Josif Benfield who, before becoming a certified appraiser in 2003, was employed as a Chief Field Inspector of Nuclear Power Stations. The stringency required to perform that job properly is the same degree of thoroughness Josif has applied to his second career as an appraiser, something his clients in Bergen and Passaic Counties have appreciated over the years and rewarded him for with repeat assignments.

BERGEN COUNTY, NEW JERSEY
Josif Benfield | Solidifi Extraordinary Appraiser



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Valuation Expo

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EASTCOAST
July 12 2016

BALTIMORE

Regional Manager Tyler Zimmerman
meets Extraordinary Appraiser
Angel Acosta at San Diego Reception

extraordinary appraiser
RECEPTIONS

LAS VEGAS
November 11 2016

WESTCOAST

There is No Limit

DAVE ANDERSON

{ independent appraiser }

VIRGINIA BEACH, VA



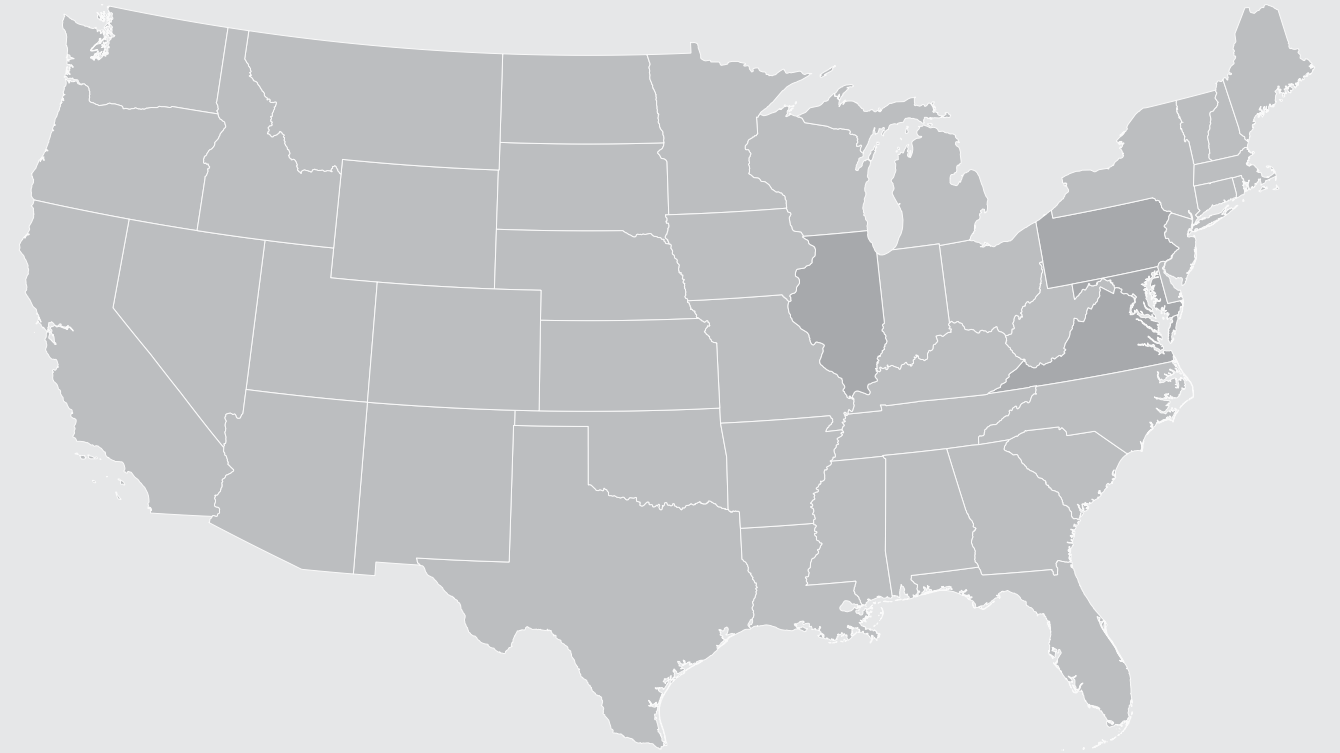
David Anderson has always wanted to strive to be the best appraiser he can be. "The harder you work the more benefits you get. There is no limit to how far you can go," he says. "There is huge opportunity to grow your business on your terms and to better yourself." And he has done just that appraising properties in Virginia Beach, Virginia for the past eight years.



HAMPTON ROADS, VIRGINIA

Dave Anderson | Solidifi Extraordinary Appraiser

Featured States



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



Virginia

Virginia is for lovers



Population	8,382,993
Population increase over 5 years	4.8%
Housing units	3,446,741
Building permits	26,682
Average people per household	2.61
Mean travel time to work (minutes)	27.8
Mean household income	\$64,792
Total employer establishments	195,639
Population per square mile	202.6
Land area (miles)	39,490.09



Virginia



Both Christopher Call's father and uncle were appraisers. 14 years ago they invited Christopher to become a trainee working alongside them. Christopher accepted and he's never looked back, providing appraisal services to clients in the Fredericksburg, VA area ever since. Christopher works 100% independently, handling every aspect of each appraisal assignment from acceptance of the order to delivery of the report and everything in between with great efficiency and attention to detail.

DOWNTOWN DEVELOPMENT HAS FREDERICKSBURG BUZZING

Cowan Crossing, from Bryton Homes, is the newest development in downtown Fredericksburg. This private enclave will feature luxury townhomes and single-family homes on a cul-de-sac. It will be just steps to retail shops and local boutiques, restaurants and farmers markets, and will provide easy access to major commuter routes, the Fredericksburg VRE Station and the FRED bus system. The project is scheduled to break ground mid to late 2016. As for the overall market, year over year the median sale price for a single-family home in Fredericksburg was up 7% in May 2016 to \$313,340 vs. \$292,500 in May 2015. Comparing May to the previous month of April, the total number of sales was up slightly in May to 450 units vs. 433, the number of homes listed dropped to 806 units vs. 840 and the average days on market dropped 16% to 48 days in May vs. 56 days in April.

Christopher Call | Solidifi Extraordinary Appraiser | Fredericksburg, 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.

RICHMOND REAL ESTATE MARKET REMAINS STRONG

The Richmond Metropolitan real estate market has been strong for the past few years. Large mixed-use developments such as West Broad Village, Libbie Mill, and the soon to be developed Green Gate provide an urban feel in a suburban setting. These communities include townhomes, apartments, and detached single-family homes located within walking distance of restaurants and shops. The City is also seeing the revitalization of neighborhoods located on the North, East, and South sides. Homes and storefronts are being renovated and generating market appeal in areas that have been less desirable in years past. Year over year the median sale price was up slightly in May 2016 to \$239,500 vs. \$235,000 in May 2015. Comparing May to the previous month of April, total sales equalled 1,280 units--an increase of just over 10% vs. the 1,162 units sold in April. Meanwhile, the number of active listings increased dramatically in May, rising by over 51% to 900 units vs. 593 units in April.

Reid Adams | Solidifi Extraordinary Appraiser | Glen Allen, VA

did you KNOW?

- Virginia was named for England's 'Virgin Queen' Elizabeth 1
- Tobacco is the major cash crop of Virginia
- Jamestown was the first English Settlement in the US

“

I really enjoy being a part of the hustle in the Virginia market. As one of the current top twelve states in terms of job growth, and with expensive land in Northern Virginia driving home prices for new homes, it is exciting to see what the market will do.

Working with all of my appraisers day in and day out has allowed me to get to know each and every one of them, on a personal and business level. I strive to help them better their business, offering any support and coaching that I can. These discussions are important to the Solidifi program and rewarding for me as a regional manager. During our monthly scorecard calls, hearing the joy in the appraisers voice as I let them know I have increased their volume based on their performance month after month, is not only rewarding for the appraiser, but for myself as well. The appraisers in this market are eager to learn and take on new work, which helps the state run with an ever-increasing drive for better performance.

Christopher Call has been an extraordinary appraiser since I started managing the region 1½ years ago. Chris is always up to the challenge on taking new work, even if it is outside of his normal coverage. Chris in the past 90 days has completed 63 orders in the Stafford area, 14 orders in the Eastern Rural area and 7 orders in the Albemarle area. Chris has maintained a 900+ QC score in the past 90 days and is the top performer in the Stafford area! Working with Chris I know that I am not only get a quality report but a great attitude! I know there is always a smile on the other side of the phone no matter what the situation is that he has come across!

”

Kristi Sedota | Solidifi Regional Manager



Christopher Call



Maryland

{ if you're looking for a merry land }

Population	6,006,401
Population increase over 5 years	4.0%
Housing units	2,422,194
Building permits	16,331
Average people per household	2.67
Mean travel time to work (minutes)	32.2
Mean household income	\$74,149
Total employer establishments	136,501
Population per square mile	594.8
Land area (miles)	9,707.24



Maryland



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.

MARKET HEATING UP IN CANTON AREA OF BALTIMORE CITY

Year over year the median sale price for the Canton area of Baltimore City was up slightly in May 2016 to \$327,640 vs. \$320,000 in May 2015. Looking at some of the other metrics, the number of homes sold in May 2016 was 59 units vs. 43 in the previous month of April – a 37% increase. This strong market activity was also reflected in the average-days-on-market number which dropped to 54 in May vs. 73 days in April – a 35% change. Meanwhile the inventory of homes in the marketplace jumped slightly in May to 77 units vs. 70 in April, indicating that more and more sellers are interested in taking advantage of market sentiment while it's trending higher.

Randy Dodson | Solidifi Extraordinary Appraiser | Baltimore, 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.

MEDIAN SALE PRICE RISING IN MONTGOMERY COUNTY

The Montgomery County sales market has seen accelerated sales volume in the past two months. Properties are lasting, on average, under 72 days on the market which is less than the prior two months. The median sale price has remained stable over the last month as compared to the previous three months. Areas like Bethesda and Potomac are seeing continued spot building of new and larger homes. This is contributing to a rising, median sale price in these areas. Within Montgomery County total sales have increased over the past three months: 532 sales in the previous 60-90 days, 714 sales in the previous 30-60 days and 787 sales in the past 30 days.

Nick Johnson | Solidifi Extraordinary Appraiser | Potomac, MD

did you KNOW?

- King Williams School opened in 1696 and was the first school in the US
- America's National Anthem was written by Francis Scott Key, a Maryland lawyer; allegedly while watching the bombardment of Fort McHenry in Baltimore Harbor
- The Basilica of the Assumption of the Blessed Virgin Mary in Baltimore was the first cathedral in the US

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Nestled just outside the hustle and bustle of our nation's capital, Prince Georges Maryland is a hot spot for visitor activity. PG – as the locals call it – is home to a plentiful array of different attractions, including Six Flags America and Clarice Smith Performing Arts Center to name a few. Another breathtaking must see, is the National Harbor. The 300-acre, 1½ -mile waterfront, gives a picture-perfect view of the Potomac River and Washington, D.C. Aside from the lively night life, delicious dining options and endless shopping opportunities, you will also find The Gaylord National Resort and Convention Center, which is touted as the biggest hotel/convention center combo on the entire east coast.

Travel north a bit, to Greenbelt, MD, and I am sure you will run into Solidifi Extraordinary Appraiser Joshua French. Whether he is appraising a single-family home in Maryland, or a high-dollar condominium in Washington, D.C., Josh is one of Solidifi's busiest appraisers. Not only can he tackle ten orders at a time, but he exemplifies near-perfect program adherence in all of his work.

Don't let his busy schedule fool you though. Josh may be an appraiser by day, but by night he enjoys time with his growing family and definitely enjoys a good jam session with his guitar. He has been an elite star amongst my Maryland panels with his consistent four-day turn time, and minute revision rate that ranks with the best. Josh's perfect balance of work and play, mixed with his eagerness to succeed and grow his business, makes him a great business partner and one of the best Extraordinary Appraisers.

”

Matthew Brundage | Solidifi Regional Manager



Joshua French



Illinois

{ mile after magnificent mile }

Population	12,859,995
Population increase over 5 years	0.2%
Housing units	5,317,383
Building permits	19,571
Average people per household	2.63
Mean travel time to work (minutes)	28.2
Mean household income	\$57,166
Total employer establishments	316,120
Population per square mile	231.1
Land area (miles)	55,518.93



Illinois



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.

SELLERS IN DRIVER'S SEAT IN LOWER BUCKS COUNTY

The current real estate market is an interesting mix of good and average. New construction is selling immediately at or above list price, at all price points; including different styles and types of ownership. Very old, well-maintained residences are selling at a similar pace. Properties which are in between are laggards and consequently taking longer to sell and not returning as much as most sellers had hoped for. Overall values are increasing at a moderate pace which I believe is sustainable as long as job growth and wages maintain a similar upward trend. If this changes, however, the market will lose its equilibrium and values will stagnate or begin to subside. Year over year the median sale price was up 8% in May 2016 to \$650,000 vs. \$600,000 in May 2015. The number of homes sold was up 7% to 234 units vs. 218, while the average days on market dropped 28% to 45 days vs. 58. All of these numbers have me expecting a healthy spring market.

Tom Witt | Solidifi Extraordinary Appraiser | Chicago, 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 the 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.

STABLE MARKET CONTINUES IN THE WINDY CITY

The First Street project is a mixed-use downtown redevelopment project spanning five blocks along First Street. Construction is now underway on Phase 3, which is the riverfront section located at the northeast corner of Illinois and First Streets. Pending approvals, this phase of the development will include a five-story hotel with 108 rooms and a five-story bank/office and residential condominium. As for the overall market in St. Charles, year over year the median sale price was up 3% in May 2016 to \$404,705 from \$393,118 in May 2015. Meanwhile the May 2016 vs. April 2015 statistics showed a noticeable difference in the number of homes sold (70 vs. 81) and the inventory of homes (376 vs. 324). The average days on market remained relatively unchanged at 99 days in May 2016 vs. 103 days in April 2016.

Pat Felvey | Solidifi Extraordinary Appraiser | Chicago, IL

did you KNOW?

- The world's first skyscraper was built in Chicago in 1885
- Des Plaines is home to the first McDonalds
- Illinois boasts the highest number of personalized license plates
- Illinois is known for its wide variety of weather – major winter storms, deadly tornadoes, and spectacular heat and cold waves

“

Chicago and its immediate suburban area is the 5th most densely populated area in the United States with a very diverse real estate market. It is not uncommon for an appraiser to receive appraisal requests for an array of different property types. The varying types of housing units in each neighborhood is impressive. Near the central city and along Lake Michigan, condominium units are most prevalent, while on the Northwest and Southwest sides of the city, single-family residences dominate. Two-to-four unit rental properties are also a substantial part of the city's housing stock, particularly in the ring of older neighborhoods surrounding the city core.

Housing prices in the market have stabilized over the past twelve months, but currently, the area is experiencing a very active purchase market. This past April, the Chicago real estate market had the highest home sales in the past nine years, and the largest year-over-year gain in nine months. This is about a ten percent increase from where the Chicago home sales were in April of 2015. The appealing school districts, growth of restaurants and shops, as well as public transportation access into the city have helped draw some of the city's population out into the suburban areas.

Pat Felvey has been a Solidifi Extraordinary Appraiser for over a year. He and his successful firm serve the entire Chicagoland area. Pat is an excellent example of the kind of appraiser I enjoy working with and displays this through his loyalty, dedication, honest communication, and delivery of quality reports. His continued partnership with Solidifi makes the appraisal process seamless for both our lenders and their borrowers. When asked what makes him able to produce such quality reports with competitive turn times, Pat advised that this was due to two major contributors. First, he credited his incredible staff providing him with top notch second to none support. Second, he credited the ability Solidifi has given to him and his appraisers to regionalize their coverage areas, making them more efficient. Pat is no stranger to completing appraisals in the diverse market he works out of, and he never backs down from appraising an atypical home. The partnership that Pat and I have established, in my opinion, epitomizes what every Regional Manager strives to achieve with their appraiser partners.

”

Laura Yingling-Frank | Solidifi Regional Manager



Pat Felvey





Pennsylvania

{ state of independence }

Population	12,802,503
Population increase over 5 years	0.8%
Housing units	5,602,813
Building permits	22,854
Average people per household	2.49
Mean travel time to work (minutes)	26.1
Mean household income	\$53,115
Total employer establishments	298,297
Population per square mile	283.9
Land area (miles)	44,741.7



Pennsylvania



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.

PETRO PLANT TO PROVIDE BOOST TO ALLEGHENY COUNTY

Oil Giant Royal Dutch Shell just announced it will be building a major Petrochemical plant, comprising an ethylene cracker with polyethylene derivatives unit, near Pittsburgh, PA. Construction will start in 18 months, with production beginning after 2020. The new complex will use low-cost ethane from shale gas producers in the Marcellus and Utica basins to produce 1.6 million tons of polyethylene a year. The project is expected to bring new growth and jobs to the region. Construction jobs may be as high as 6,000 and permanent jobs, after the plant is built, are estimated to be as high as 600. As for the real estate market, the year-over-year median home price for May 2016 was up 4% to \$155,050 vs. \$149,000 in May 2015. Looking at the month-to-month numbers, the number of homes sold in May 2016 was up 11% to 1,470 vs. 1,323 in April. Inventory was up 26% to 1,091 in May vs. 863 in April, while the average days on market dropped 33% to 36 days vs. 48 days.

Kevin Fleck | Solidifi Extraordinary Appraiser | Bridgeville, PA



Marc Bootel started his career selling real estate. Naturally he dealt with a lot of appraisers, which sparked his interest in becoming an appraiser himself. Marc earned his license 23 years ago and has been an appraiser in the Bucks County and Philadelphia areas ever since. He appreciates the ability to make his own schedule and, over two decades later, he continues to love what he does.

JBUYERS OUT NUMBER SELLERS IN LOWER BUCKS COUNTY

The local real estate market in Lower Bucks County is experiencing a surge in willing and able buyers. Unfortunately there seems to be a dearth in available homes for sale. New construction is stable considering the lack of vacant land. These three factors point towards a resale market that is primed for a healthy summer and fall, which will keep appraisers and lenders busy, even if interest rates go up! Year over year the median sale price increased only a fraction to \$281,000 in May 2016 from \$278,000 in May 2015. Comparing May 2016 to the previous month of April, there was only a slight change in the number of homes sold (281 vs. 278) and average days on market (88 vs. 91).

Marc Bootel | Solidifi Extraordinary Appraiser | Langhorne, PA

did you KNOW?

- In 1946 Philadelphia became home to the first computer
- In 1859 Edwin L. Drake drilled the world's first oil well and launched the modern Petroleum industry
- Betsy Ross made the first American flag in Philadelphia
- The declaration of Independence was signed in Philadelphia in 1776
- Philadelphia was once the United States capital



Pennsylvania is known for its diverse terrain, such as farmland, national forests and major waterways. The real estate market matches this diversity with Victorian mansions, contemporary layouts on acreage or Amish farms. Did you know that Pennsylvania has the highest Amish population in the world? Because of this diversity, the PA market is a tricky one when it comes to appraising. The appraisers we work with are highly competent and efficient, and are prepared for any type of property or terrain that comes their way. My panel is reliable and always work to ensure appraisal orders run smoothly with a quick turn-around time and quality.

There has been a boom in development in Philadelphia, creating numerous construction jobs in the city. What is notable about this construction is that it is mostly luxury and mid-market housing, with monthly rents above the city's average. This makes sense considering the two groups who will fill the new developments are the young, employed millennials as well as the nearing/over retirees. Philadelphia allows a comfortable, affordable city life, an attractive draw to many.

Kimberly O'Donnell meets and exceeds our expectations for Extraordinary! I've been working with Kimberly for over a year and she continues to show excellent quality, quick turn-around time and overall love of the appraisal industry. She works tirelessly to ensure client requirements are met and is extremely thorough in our conversations with regard to how our appraisal processes and procedures. She is highly communicative, reliable and truly a joy to work with!



Leanne Robertson | Solidifi Regional Manager



Kimberly O'Donnell



{ PASSIONATE }

{ our culture is everything }

{ COLLABORATORS }

{ LEADERS }

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.

{ AMBITIOUS }

{ TRANSPARENCY }

{ SMART }

HQ BUFFALO, NY

{ inside Solidifi }

{ INNOVATORS }



THE LARKIN BUILDING

a Fitting Location for Solidifi's US Operations



McCLURE'S MAGAZINE.

LARKIN SOAPS

The Whole Family Supplied with Laundry and Toilet Soaps for a Year at Half Price. Sent subject to Approval and Payment after. On Thirty Days' Free Trial.

IT IS WISE ECONOMY TO USE GOOD SOAP. The soaps are sold at half price on this basis, with our guarantee of purity. Thousands of Families Use Them, and have for years been in every locality, many in your vicinity. Ask for your neighbor's testimonials.

THE LARKIN PLAN

When you buy the regular retail price, half the cost. You pay but the usual retail value of the soap, and all remainder's profit are yours in a premium, free of equal value.

"Chautauqua" Rocker and Reclining Chair.

Can be adjusted to any position, and changed at will by the occupant while reclining. Good and attractive. Spring seat. A premium of luxurious ease and comfort. It is built of oak, polished antique finish. The entire chair is upholstered with cushions in various colors, (brown, green, blue or olive, as desired). It is very strong and perfectly adapted to recreation and fully guaranteed.

AFTER THIRTY DAYS' TRIAL, if the purchaser finds the soap, etc., of standard quality and the premium equally satisfactory, and as recommended, please send it now, fully in goods and ready to be shipped. We make no charge for what you have used.

(If you cannot do otherwise, you will receive in satisfaction a new premium for the value of the soap, and shipment day after center is received. Please to forward promptly if the back on 10th day of the month, and we will deliver immediately. For information in our complete mail you are entitled to see many samples and readers will receive a Lark Soap Book or other premium from us by sending the contents of a combination box, which is a new book, sent, who receive the first retail price. This provides the satisfaction to pay our bill, and gives the reward for the gift to the customer's profit. The whole scheme of this plan is complete and all stated.

THE LARKIN SOAP MFG. CO.
Larkin St., Buffalo, N. Y.
Incorporated 1910. Capital \$500,000

Our Great Combination Box.

Enough to Last an Average Family One Full Year.

That List of Values Compared as Follows:

100 Bars "Sweet Home" Soap	\$5.00
For all kinds of household purposes	
100 Bars White Wash Soap	1.00
A perfect soap for babies.	
10 Puffs Harshness Soap Powder (with 100 cc. cream on each 2 boxes)	1.00
4 Bars Home Right Shaving Soap	.50
4 Bars Softening Conditioning Soap	.50
For face and skin.	
1-4 Boxes Old English Toilet Soap	.50
1-4 Boxes Cream Scented Toilet Soap	.50
1-4 Boxes Old English Toilet Soap	.50
1-4 Boxes Lark's Tea Soap	.50
1-4 Boxes Softening Soap	.50
1 Bottle 1 Ounce Nourishing Perfume	.50
1 Bar 2 Ounces Nourishing Cold Cream	.50
1 Bottle Nourishing Tooth Powder	.50
1 Box 1 Ounce Nourishing Tooth Paste	.50
1 Stick White Hand Shaving Soap	.50
The Contents, Bought at Retail, Cost	\$10.00
The Premium, Worth at Retail	\$10.00
ALL \$10. Actual Retail Value	\$20.00
Plus	

We cheerfully recommend our readers to accept the offer made by the Larkin Soap Mfg. Co. of Buffalo, N. Y. Members of the National Mail Order Association. Please mention McCLURE'S when you write to advertisers.



From its unique business approach to the people who strive for excellence every day, Solidifi prides itself on being a valuation services company with innovation at its core. With this in mind, it is truly fitting that Solidifi is now headquartered in The Larkin Center of Commerce building in Buffalo, NY as the site for its US operations.

In 1906, the 1.3 million sq. ft. building was constructed by The Larkin Company, a mail-order household goods provider, to serve as the hub for the company's manufacturing, retail and administrative support services.

Back in the day, The Larkin Company was considered one of the most innovative organizations of its time and profited handsomely from their approach, achieving \$30 million in annual revenue in 1900.

The company started as a modest soap factory in Buffalo, NY in 1875. John D. Larkin marketed two soaps using the traditional methods of middlemen and wholesalers. A few years later he developed an innovative idea, selling his soaps door-to-door to customers and including a gift inside every box. Later those gifts evolved into certificates which consumers could then redeem by mail. In 1885, just 10 years after it began, The Larkin Company had completely eliminated all middlemen – including their own sales people – from their sales process. By selling directly to the consumer, expenses were eliminated and the savings passed on to customers in the form of the “free” premiums that came with the soaps.

After 1900, The Larkin Company was selling more than soaps. They expanded their product

offering to include other related products such as food and household items. In 1906, John D. Larkin commissioned Frank Lloyd Wright to design the Larkin Administration Building. When completed, the building was as innovative as The Larkin Company's business model. The red brick building included leading edge features such as a five-storey courtyard with office balconies overlooking it, advanced heating and ventilation systems – including one of the earliest forms of air conditioning, skylights to provide natural light, executive offices that were on the bottom floor not the top, and even a branch of the Buffalo Public Library.

The Larkin Building, with its 30 acres of space, has remained an in-demand location throughout its life. Each of the hundreds of local and international businesses that have had the privilege to work within its storied walls reflect the Larkin legacy of innovation in their own way.

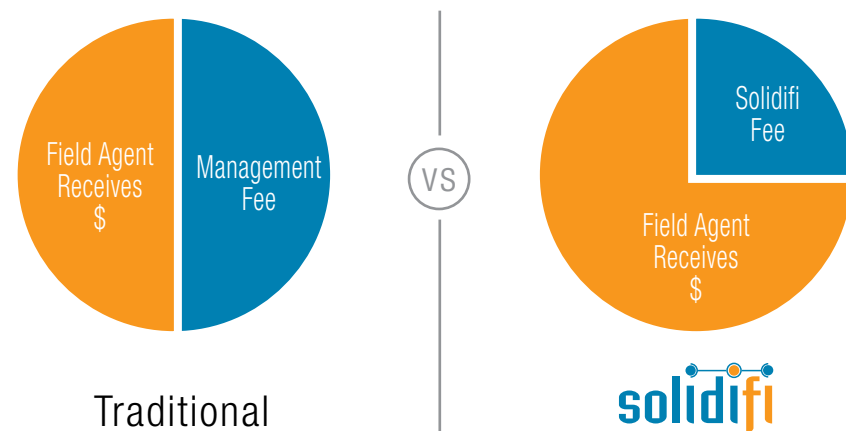
In October 2010 The Larkin Building was purchased by Seneca Larkin Holdings, LLC., a group led by Buffalo developers Peter Krog, Gordon Reger and James Cornell, with the goal being to restore the eight-building complex. Six years later, The Larkin Building is once again a prime place of business and a hallmark of Buffalo's revitalized downtown district.

Solidifi is proud to call The Larkin Center of Commerce home. It's an inspiring space, conveniently located near the I90 and its past so wonderfully mirrors Solidifi's innovative drive.

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	9	198	242	90%	85.5%
New Recruit	5	22	0	10%	10.4%
Watch	3	-	-	-	3%
Deactivated	10	-	-	-	0%

Region Panel Forecast

States	Volume Forecast
FL	220%

Active

Appraiser Details		Appraiser Stats							Assign Method		
Appraiser Details	Phone Readiness	Orders in Progress	Expected Deliveries	Title Capacity	Allocated for Period			Completed Orders Total	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

Current

Pro Mth

90 Days

10 Orders

Total

Metrics

Summary

Detailed

Tools

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 appreciate Solidifi and the opportunity I have to partner with them – they have a great client base - they challenge me with my appraising to the point that I become a better appraiser and yet are also reasonable to help enable me to hit due dates or extend due dates accordingly due to workload challenges.”

Todd Swanson | Appraiser IL

“Our contacts at Solidifi have always been above and beyond. It is truly a pleasure being a partner with Solidifi. We look forward to the growth of our businesses and relationship together. Pam, Jon, Marianne and Tracy have always gone above and beyond as our contacts. Thank you for such a wonderful partnership.”

Laura Zieske | Appraiser WI

“Working with Solidifi is enjoyable as I have an access person that I know how go get in touch with on a moments notice.”

Casey Roberts | Appraiser CO

“I have thoroughly enjoyed working with Solidifi. I have been appraising in NJ and NY since 1988 and have dealt with many banks, mortgage companies and AMCs. Solidifi ranks as one of the most professional and well run companies i have had the pleasure of dealing with.”

David Roberts | Appraiser NJ

“Communication is good, website is GOOD. It seems that high quality work is appreciated and recognized. Expectations are reasonable and contribute to high quality work atmosphere.”

Carl Anderson | Appraiser FL

“Your program is great in helping appraisers not to make mistakes and letting us have the chance to fix them and continue having great business.”

Betty Anderson | Appraiser TN

“Outstanding vendor management, website and delivery system. Setting the industry bar. Great work Solidifi.”

Chris Nash | Appraiser FL

”

What it's like to have an EXTRAORDINARY JOB

Not many people can say they get to do an Extraordinary job every day, but Melissa Muscoreil does. Melissa is the manager of Solidifi's Extraordinary Appraiser program.

"In my role, I work with the Regional Managers to recognize appraisers on our panel that are top performers," explains Melissa. "Being able to recognize an appraiser for a job well done is a great feeling. You would be amazed at how many appraisers appreciate that we have a program like this."

The Extraordinary Appraisers program rates appraisers based on their ability to communicate and deliver on-time reports, first-time quality and consistent performance over a three month period. "But make no mistake, ALL of the appraisers on our panel are expected to attain a high level on their scorecard. Those named Extraordinary Appraisers represent the top performers in their region – they are the best of the best."

Every three months, after reviewing all of the appraisers on the Solidifi panel (including those who were previously recognized as Extraordinary), the program updates the list. It is interesting to note that once an appraiser has achieved Extraordinary status, very seldom do they relinquish it. It seems that reaching this pinnacle motivates them to remain a member of this prestigious list.

Melissa Muscoreil

Extraordinary Appraiser Manager



Regional Manager Sean Rafferty
with Melissa Muscoreil

GATHERING FEEDBACK; ALL PART OF THE RELATIONSHIP BUILDING PROCESS

As the manager of Solidifi's Extraordinary Appraiser program, Melissa gets the opportunity to hear feedback from appraisers, firsthand.

"I welcome feedback from appraisers. In fact, I call them asking for it. I always tell appraisers, good bad or ugly, I want to know about it. We talk about everything from process improvement to Regional Manager kudos."

Recently Melissa met with some Extraordinary Appraisers at a Solidifi reception. These receptions are held multiple times a year in honor and appreciation of the Extraordinary Appraisers who go above and beyond for not only Solidifi, but the lender and homeowner too.

"It was a wonderful experience," recalls Melissa. "Meeting the appraisers in person reinforced that what we're doing together is more than business. We're building relationships with one another. Solidifi has helped these appraisers grow their businesses, and the appraisers have helped Solidifi grow ours. It is a partnership in the true sense of the word."

“I welcome feedback
from appraisers.”

SOLIDIFI'S BUSINESS IS FOCUSED ON HELPING APPRAISERS WITH THEIRS

The Extraordinary Appraiser program was designed to help independent appraisers grow their business by providing them with coaching and marketing that enables them to take their performance, customer service and quality to the next level – which in turn betters their business.

"Solidifi wants every appraiser we work with to have a successful business. Our aim is to help them achieve this goal," explains Melissa. "It's the reason why we have certified appraisers on staff to assist with any revision questions. And why we don't have a call centre. If an appraiser needs to speak with someone, they have a single point of contact – their Regional Manager, who, by the way, is USPAP-certified."

When it comes to the question of why an appraiser should work with Solidifi, Melissa offers up this – "Everyone can say they are different but Solidifi really is. I have worked in the mortgage industry for years and Solidifi puts people first, from their employees and appraisers, to their lender partners."

And for those appraisers who haven't reached Extraordinary status just yet and would like to, Melissa has this piece of advice.

"Our Extraordinary Appraiser Program is very straight forward and achievable for every appraiser. The keys are communication, being on time and delivering first-time quality. If you want advice on how to fine tune any of these areas, I highly recommend speaking with your Regional Manager."

Never Look Back

DOUGLAS COUNTY, COLORADO
JoDean Brewer | Solidifi Extraordinary Appraiser



JODEAN BREWER

{ independent appraiser }

CASTLE ROCK, CO



JoDean Brewer's first step on the way to becoming an appraiser started with World Savings bank. She was a branch manager when her employer established a pilot appraiser training program and asked her to sign on. "Appraisals are critical to underwriting and the loan package and the bank wanted to ensure the appraisals were high quality and accurate." JoDean hasn't looked back. She has been an appraiser covering all residential areas in the south and southeast Denver Metropolitan market with emphasis in Douglas County such as Castle Rock, Highlands Ranch and Parker.

A 12-Year Entrepreneur

BRENNA BAKER

{ independent appraiser }

FULLERTON, CA



Brenna Baker enjoys working independently and having her own business which is why she has been happily self-employed as an appraiser for over 12 years. Her clients in Orange County appreciate her analytical skills and the way she goes out of her way to make homeowners understand and feel comfortable with the process, when an appraisal is being conducted.



ORANGE COUNTY, CALIFORNIA

Brenna Baker | Solidifi Extraordinary Appraiser

A Love For Analysis

ADRIAN HORVATH

{ independent appraiser }

BREA, CA



Adrian Horvath began his career working in the District Attorney's office for the County of Los Angeles. After a few years he transitioned to the Assessor's office; it was here that he had the opportunity to become a residential and commercial appraiser and exercise his love for math and analysis on a daily basis. For the past 9 years Adrian has been an independent appraiser serving Orange County.

ORANGE COUNTY, CALIFORNIA
Adrian Horvath | Solidifi Extraordinary Appraiser





BUCKS COUNTY, PENNSYLVANIA

Marc Bootel | Solidifi Extraordinary Appraiser

A Sparked Interest

MARC BOOTEL

| independent appraiser |

LANGHORNE, PA



Marc Bootel started his career selling real estate. Naturally he dealt with a lot of appraisers, which sparked his interest in becoming an appraiser himself. Marc earned his license 23 years ago and has been an appraiser in the Bucks County and Philadelphia areas ever since. He appreciates the ability to make his own schedule and, over two decades later, he continues to love what he does.

IT Beginnings

DENNIS PARK
{ independent appraiser }
CHANTILLY, VA



Dennis Park started his IT career in the corporate world shortly after graduating with a B.S. in Business Administration. He wanted to start his own business to best utilize his knowledge with a business degree and his involvement in the family business at an early age. After seeking out opportunities in the real estate industry, he decided to become an appraiser. That was 11 years ago. Today, he works in the Washington DC area, mainly in Loudoun, Fairfax & Prince William Counties in Virginia.



FAIRFAX COUNTY, VIRGINIA

Dennis Park | Solidifi Extraordinary Appraiser

get your independence back



Next Generation Valuation Services





Next Generation Valuation Services

www.solidifi.com

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