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PRINCETON, NEW JERSEY, USA

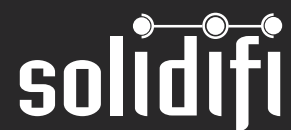
EXTRAORDINARY

EXPERIENCE THE DIFFERENCE

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FALL 2017

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VALUATION AND CLOSING
NETWORK MANAGEMENT

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THE MARK OF DISTINCTION

Solidifi's Extraordinary distinction is revered by the entire industry. Win awards, attend receptions, and receive effective marketing for your business. We appreciate all that you do.

DO YOU HAVE YOUR PIN?



BRIAN SCANGA
EXTRAORDINARY APPRAISER

IT'S A LIFESTYLE

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, field professionals 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, looking for those individuals who demonstrate high levels of Solidifi's top three values -outstanding performance, customer service and commitment to quality.

These independent business owners are committed professionals going above and beyond for the lender and homeowner. We hold our Extraordinary partners in the highest regards and treat them as such.

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 independent panel of real estate professionals so they can perform at the highest level and build on their business success. We build lasting, symbiotic and respectful partnerships and are honored and proud to be working with the best of the best.





AN INSPIRED EXPERIENCE

ERIE COUNTY, NEW YORK

CHRISTOPHER BECK

TONAWANDA, NY
INDEPENDENT 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.

WHAT IS ONE PLACE YOU THINK NO ONE SHOULD GO WITHOUT SEEING IN YOUR AREA?

The power and beauty of Niagara Falls is something everyone should see. After all, it is one of the seven wonders of the world.

IN YOUR OPINION WHAT IS THE BEST RESTAURANT IN YOUR AREA?

Tough choice because there are so many. Russell Salvatore's would be my choice because the food is spectacular and he is a Buffalo icon.

IN YOUR OPINION WHAT IS THE BEST PART ABOUT LIVING IN YOUR AREA?

The weather. This might sound funny but having the change of seasons is something I love and the summers by the lake are always the best.

WHAT HOBBIES DO YOU HAVE?

Golf and tennis as much as possible (a lot!).



CHRISTOPHER BECK

EXTRAORDINARY
APPRAISER

YOUTHFUL ENERGY

KENT COUNTY, MICHIGAN

ISAIAH KAUFFMAN
BYRON CENTER, MI
INDEPENDENT APPRAISER

Isaiah Kauffman has been an appraiser in Kent County for four years. An interest in the housing market along with having an uncle who is an appraiser in northern Michigan had an impact on Isaiah deciding to become a certified appraiser himself. Isaiah enjoys how being an appraiser allows him to regularly meet new people and see a variety of homes. His clients appreciate his youthful energy and commitment to delivering assessments in a timely fashion.

WHAT IS ONE PLACE YOU THINK NO ONE SHOULD GO WITHOUT SEEING IN YOUR AREA?

It is hard to list just one attraction to visit in southwest Michigan. A couple that I would recommend would be the sandy fresh water beaches in Holland, MI. They go for miles. Another big attraction is Art Prize, which is where thousands of pieces of art created by artists from 40 different states and 44 countries are on display all over the city.

IN YOUR OPINION WHAT IS THE BEST RESTAURANT IN YOUR AREA?

The best restaurant in the area would have to be Founder Brewing Company. This is a popular restaurant known for brewing great beer with a great atmosphere to hang out.

IN YOUR OPINION WHAT IS THE BEST PART ABOUT LIVING IN YOUR AREA?

There are so many good things about living in southwest Michigan. As a transplant (originally from northern Michigan) a big attraction was the booming economy, the great people and the fact that it is the bible belt of Michigan. The churches around here are really outreach focused and I love being a part of that.

WHAT HOBBIES DO YOU HAVE?

In my free time when I'm not working I love being outside - camping, hiking, and of course watching football.



ISAIAH KAUFFMAN
EXTRAORDINARY
APPRAISER



A STUDY OF NEIGHBORHOOD DEVELOPMENT

PHILADELPHIA COUNTY, PENNSYLVANIA

JOHN SEXTON
PHILADELPHIA, PA
INDEPENDENT APPRAISER

For John Sexton the opportunity to travel around the City of Philadelphia on a daily basis was a major draw to becoming an appraiser. John has been an appraiser in the City of Brotherly Love for over 11 years now and during this time, has found watching markets change, neighborhoods grow, and the city evolve to be very interesting. Prior to joining the appraisal profession John earned a degree in Sociology from Fordham University. His studies included city planning, neighborhood development, and revitalization efforts, to name a few. As an appraiser in Philadelphia John feels these studies give him an advantage when identifying smaller sub markets across the city and gauging the motivations of buyers and sellers.

WHAT IS ONE PLACE YOU THINK NO ONE SHOULD GO WITHOUT SEEING IN YOUR AREA?

Every visitor to Philadelphia should take time to visit the Benjamin Franklin Parkway which is home to the Philadelphia Museum of Art, The Franklin Institute, The Barnes Museum, and The Academy Of Natural Sciences. The Philadelphia Museum of Art tends to be one of the busier tourist spots because it is the location of the iconic "Rocky Steps". I often see people posing with the Rocky statue outside of the museum when I'm driving past.

IN YOUR OPINION WHAT IS THE BEST RESTAURANT IN YOUR AREA?

Alla Spina, located on N Broad St is one of my favorite places to eat. It has a great menu of small plates and a diverse beer selection.

IN YOUR OPINION WHAT IS THE BEST PART ABOUT LIVING IN YOUR AREA?

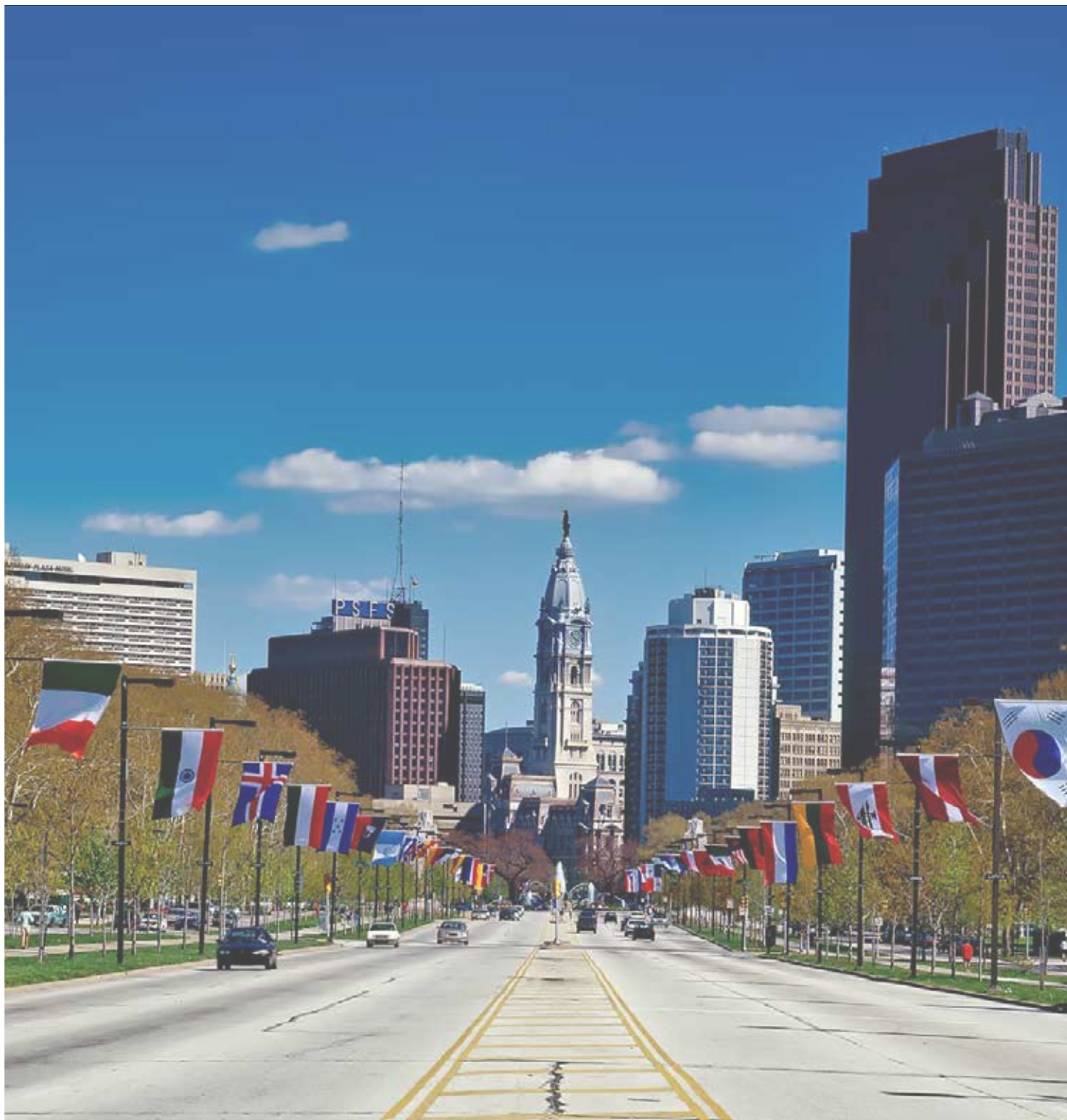
The best part about Philadelphia is the sense of resurgence and revival happening now. Across the board housing markets are up, restaurant/bar scenes are thriving, sports teams are improving (except the Phillies) and the population is growing. Philadelphians have long felt slighted by larger markets but the city has been garnering more national attention recently (visit from the Pope, Democratic National Convention, NFL Draft) and the future projections look good.

WHAT HOBBIES DO YOU HAVE?

I have a two and a half year old daughter, an eight month old son and another daughter due to arrive in December so time for hobbies is very limited right now. My wife and I really enjoy taking the kids camping and try to get away for a weekend here and there when possible. Most recently, we spent a weekend at a bay-side campground in Ocean City, Maryland.



JOHN SEXTON
EXTRAORDINARY
APPRAISER



A FAMILY AND FINANCE MAN

ANNE ARUNDEL COUNTY, MARYLAND

GARY GARVEY

PASADENA, MD

INDEPENDENT APPRAISER

If the appraisal market has seen its share of ups and downs over the last ten years, so too has Gary Garvey. A family man with two daughters, the steadfast Maryland native fought off heart disease and cancer before his 40th birthday. Though he started his career in personal finance and mortgage lending, he was intrigued by the challenges appraising presented. To him, the job was like a series of puzzles waiting to be solved. In 2007, he made the move to appraising and hasn't looked back. Gary's desire to stay informed on the latest industry trends and harness the latest technology to his advantage means he consistently delivers top quality products.

WHAT IS ONE PLACE YOU THINK NO ONE SHOULD GO WITHOUT SEEING IN YOUR AREA?

Given my areas proximity to the Nation's Capitol and the Baltimore Inner Harbor there is plenty to see. However, I would recommend a trip to Downtown Annapolis. The area features great views on the water, shops, historical sights, great eats, and of course the Naval Academy.

IN YOUR OPINION WHAT IS THE BEST RESTAURANT IN YOUR AREA?

Most who visit my area are looking for those infamous Maryland crab cakes. Everyone has their top picks on who has the best. For me, the best crab cake can be found at Romano's in Glen Burnie.

IN YOUR OPINION WHAT IS THE BEST PART ABOUT LIVING IN YOUR AREA?

Being so close to Baltimore, Washington D.C., and Annapolis there is plenty to do and see in our area.

WHAT HOBBIES DO YOU HAVE?

As a family man, my family is my hobby. I am a fairly decent cook. I like to cook and bake - for 2 or for 20 doesn't matter to me. My wife has no complaints.



GARY GARVEY

EXTRAORDINARY
APPRAISER



A VIEW OF MANHATTAN

DONALD DALY

Politics isn't for everybody. With all the gridlock, indecision, and layers of red tape, at times it can seem impossible to get anything done.

Donald Daly doesn't work that way. He trusts his instincts, and the opportunities that follow. And in the complex marketplace of New York City, it's what has led him to become Extraordinary.

As a college student, Donald originally thought the political arena was where he wanted to be. He soon discovered otherwise.

"It was too regimented," recalls Donald. "I'm a free spirit. I enjoy calling my own shots and running the game. I don't like bureaucracy, especially ones that are over me."

That drive is what ultimately led him to cofound The REIS Group, a leading appraisal and consulting firm in Manhattan in 2009. The path to that New York office tower though, took him on a journey from Queens to D.C., and ultimately Italy and back.

Born in Queens, New York, Donald had his political ambitions stoked by his uncle, who was a member of the local community board. After completing high school, he moved to Washington to study International Relations and Economics at American University. At the same time he was sharpening his focus on diplomatic relations, interning as a page on Capitol Hill.

All the while though, his career in appraising was percolating in the background.

Coming home for summer break that first year at school, Donald was presented with an opportunity. A friend of his told him to take a class to learn how to appraise properties. For the low cost of just \$300, his friend told him, Donald could become an independent fee appraiser. At first he hesitated. That was a significant investment for an 18-year-old student. But then he learned that that \$300 could be earned back on a single job.



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I'M A FREE SPIRIT.
I ENJOY CALLING MY OWN SHOTS
AND RUNNING THE GAME.
I DON'T LIKE BUREAUCRACY,
ESPECIALLY ONES THAT
ARE OVER ME.

Donald leapt at the chance, and earned his designation that summer. When the time came to move back to Washington for the new school year, that same friend set him up with his cousin's firm in the D.C. area.

In almost no time at all, appraising had gone from a curiosity, a part-time summer job, to Donald's primary source of income, helping him pay his way through school. Still though, appraising was not yet the main focus of his career ambitions.

After completing his undergraduate courses, Donald turned to earning a Master's degree. He moved to Milan, Italy to work out of the U.S. Consulate there. Despite trying to keep his political interests afloat, the experience was not what he expected.

"I got a taste for it but it didn't really resonate with me," recalled Donald. "They were terrified of Washington over there. They wouldn't call home for a pencil."

He got even more blunt. "I didn't like it."

It was time for a reset. For a while, Donald worked for an Italian chemical company, importing products to the United States to be used for leather and steel. Then in 2002, at 29 years old, Donald came to a realization, and came home, to appraising.

"Now, I'm fully committed," said Donald. "For all those years, I always thought it something that didn't utilize all of my abilities. But I learned how to grow the business. I learned that it becomes a language. When you understand the market, you understand opportunity."

Donald went all-in on appraising in one of the toughest markets in the country: Manhattan. With such variety spread across so many unique properties, appraising in New York is not for the faint of heart.

In a city where space is a premium, even the slightest variation can have a dramatic effect on the appraisal.

"The view is 50% of the value in New York," said Donald. "If you have an apartment that overlooks the skyline, where you can see the park, that's easily three or four million dollars. An apartment in the same building on the other side? It'd be half that."

And that's not even accounting for other features like terraces, balconies, and additional outdoor space, which comes at a premium. Understanding the complexities of the Manhattan market can take years of experience working in the city.

That's why appraisers like Donald, who live and work in the area, are so highly sought after for their expertise. Brokers who sometimes look to bring in outside help can quickly find themselves in over their heads.

"Manhattan is so unique," said Donald. "There are so many nuances, you really have to understand what you're getting into. The first thing any broker will ask you is, where are you coming from? It's dangerous to hire someone not familiar with the area."

Thanks to his keen eye and years of experience, Donald knows the demands of the Manhattan marketplace and how best to serve his clients. Because it is so unlike other areas, he often gets calls from other AMC's to correct orders from other appraisers who have, in their inexperience with the city, made a bad call.

Donald recalls one time when an appraiser drove down from upstate New York to conduct an appraisal in Harlem, an area this appraiser clearly had no experience with. Visibly nervous and underprepared, the report was done in haste and with several costly errors. Donald came in to clean it up.

"If you hire an appraiser two or three counties away who doesn't know what they're doing, you're going to ruin a \$3 million sale to save three hundred bucks," said Donald.

For his part, Donald also spends his time teaching new appraisers, passing on his experiences in the city in hopes that new recruits will avoid some of the more common pitfalls that amateur appraisers often face when first starting out. He also extolls the benefits of working with a company like Solidifi, which uses its proprietary software stack to ensure only appraisers familiar with the local area are used to complete reports.

"Solidifi understands what's needed to get the job done well, and hires appraisers who are experienced and know what they're doing," he said. "It's great to see."

For his hard work, dedication, and commitment to completing quality reports in New York, Donald has been recognized as an Extraordinary Appraiser by Solidifi. It's a distinction that has come naturally for someone so dedicated and intrigued by real estate.

"The funny thing about me is, I often don't remember the name of the broker once I'm done a report, but for years later I'll remember a kitchen or the view. The beautiful properties in this city, they are burned into my memory."

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IF YOU HIRE AN APPRAISER
TWO OR THREE COUNTIES AWAY
WHO DOESN'T KNOW WHAT
THEY'RE DOING, YOU'RE GOING
TO RUIN A \$3 MILLION SALE
TO SAVE THREE HUNDRED BUCKS.



DONALD DALY
EXTRAORDINARY
APPRAISER

EXPLORER TO APPRAISER

FREDERICK COUNTY, MARYLAND

ALBERT MATTHEIS
MIDDLETOWN, MD
INDEPENDENT APPRAISER

Sometimes your career finds you. That certainly seems to be the case for Albert Mattheis, a 20-year appraiser now working in the City of Frederick in Maryland. "As a child I always liked exploring people's houses and watching television shows about buying and flipping homes," he says. With that very clear interest, he turned to the appraisal industry, which provided the flexibility and control he also craved. It was the right choice.

WHAT IS ONE PLACE YOU THINK NO ONE SHOULD GO WITHOUT SEEING IN YOUR AREA?

Frederick, MD has a very nice center of downtown along Market Street and surrounding blocks with a promenade built along Carroll Creek. It's great for a day trip of walking around perusing the small shops, cafes and restaurants.

IN YOUR OPINION WHAT IS THE BEST RESTAURANT IN YOUR AREA?

Middletown, MD is a quaint small town about 5 miles west of Frederick and the best restaurant there is The Main Cup, which used to be the

locally famous Main's Ice Cream. In Frederick itself there are many good restaurants but my personal favorite is Brewer's Alley which has good food, great indoor and outdoor seating, lots of good micro brews and all at a very reasonable price.

IN YOUR OPINION WHAT IS THE BEST PART ABOUT LIVING IN YOUR AREA?

Middletown, MD is a beautiful bucolic town with gorgeous views of the surrounding Middletown Valley and mountains, grand old Victorian houses that line Main Street and with a population under 5,000 it still has a wonderful small town feel and a real sense of community that we all enjoy. It also has several nice parks, its own disc golf course and very good schools.

WHAT HOBBIES DO YOU HAVE?

Disc golf is my favorite hobby. I get to get outside in nature for some fresh air and beautiful scenery, light exercise and friendly competition with my fellow disc golfers. Oh, and did I mention there's no tee time and it's free?



ALBERT MATTHEIS
EXTRAORDINARY
APPRAISER



SKILLS AND PERSPECTIVE

BROWARD COUNTY, FLORIDA

DANIEL LINDEMAN

CORAL SPRINGS, FL

INDEPENDENT APPRAISER

Before becoming an appraiser in 2003, Daniel Lindeman did market analysis research at an appraisal company. This experience became the foundation behind his ability to analyze data and recognize market trends. Daniel is also a Realtor, which gives him an appreciation and understanding of buyers and sellers in the market. This combination of skills and perspective, along with his commitment to high-quality assessments, are the reasons why Daniel is the appraiser of choice for so many clients in the Broward County and Southern Palm Beach area.

WHAT IS ONE PLACE YOU THINK NO ONE SHOULD GO WITHOUT SEEING IN YOUR AREA?

If you are a visitor I would recommend my service area, Broward County. The county spans from the Atlantic Ocean to the Florida Everglades. Anybody visiting should see both. A great way to experience the wildlife of the Everglades is with an airboat ride. You will see lots of fish, birds and of course alligators. The Everglades also has a great sunset overlooking the river of grass. Hitting the beaches of Fort Lauderdale is a good way to enjoy the ocean. The best time of year for locals is the summer—the tourists have not arrived yet and the ocean is warm enough to swim in.

IN YOUR OPINION WHAT IS THE BEST RESTAURANT IN YOUR AREA?

The best local restaurant is Big Bear Brew Company in Coral Springs. I highly recommend the Pretzel Chicken with a glass of Blueberry Ale.

IN YOUR OPINION WHAT IS THE BEST PART ABOUT LIVING IN YOUR AREA?

What is not to love about living in South Florida. The average temperature is around 75 degrees. We are close to the beaches, a few hours away from Disney World/Universal Studios, and a short drive to Hard Rock Stadium or Marlins Park. We have three children and our family lives west, in the suburbs of Fort Lauderdale. It's a quiet, family oriented neighborhood with good schools and nice parks.

WHAT HOBBIES DO YOU HAVE?

My three kids consume most of my free time when I am not appraising. I do enjoy getting out on the golf course to hack it up and our family travels often as well. We just got back from a trip to Islamorada in the Florida Keys where we went lobstering.



DANIEL LINDEMAN

EXTRAORDINARY
APPRAISER







BUMPER TO BUMPER

ROSS BATEY, ERIK DORWART & STEVE VARON
EXTRAORDINARY APPRAISERS

7 miles. 40 minutes. Maximum density. That's how Steven Varon describes his hometown market of San Francisco, California. Forget the beautiful weather or gorgeous natural vistas where tourists flock to take pictures. Completing orders takes on a whole new dynamic for an appraiser in the Bay area, where gridlock can cripple the packed urban environment.

"Road rage is a problem here, definitely," he said. "As an appraiser driving all over town, you've got to have the right mindset, that you're going to go out into this environment and you've got to keep your nerves."

Varon's experience is by no means unique for motorists in a major American metropolis, but constant bumper-to-bumper traffic adds an additional wrinkle when it comes to completing orders. For appraisers in some of the nation's most bustling cities, fighting through crowded highways and city streets are just more battles to overcome if they are to meet with clients and win the day.

CONTINUED >

BUMPER TO BUMPER

APPRAISING IN HIGH TRAFFIC CITIES



ROSS BATEY
HOUSTON



ERIK DORWART
LOS ANGELES



STEVE VARON
SAN FRANCISCO

San Francisco is the third most-trafficked city in the United States thanks to a combination of factors. The city's unique geography – a peninsula with a variety of bridges, tunnels, and hills dotting the landscape – adds travel time to any trip. Couple that with a tight downtown core bolstered by Silicon Valley start-ups, and rising property values that force residents to commute from outside the city, and the result is a driving experience that can be fraught with frustration.

"I'm an appraiser out there every day and let me tell you, you can't let yourself get taken over by it. You've got to keep a calm mind."

Easier said than done.

To keep his cool and get around some of the major obstacles he encounters while conducting appraisals in the city, Steven has come up with a series of tricks over the years. Some are simple, others took a little getting used to. For instance, because of the traffic, Steven is often asked why he doesn't just take public transit. Wouldn't that solve a lot of his travel headaches?

"Appraisers can't take public transit," he said. "When you've got to do a bunch of comps, it just doesn't work, the timing of it all. You've got to plan ahead. Know where you're going, ask the realtor, ask the borrower." So, despite the traffic, driving is still the best option. But even when he arrives at his destination, there are more factors to consider.

"You really need to plan for parking in this city. Parking in the driveway isn't a good idea, since it can block the photo of the property. But then parking on the street has its own downsides, thanks to crowded streets and street sweepers. Double parking is also common practice."

Two thousand miles away in Houston, Texas, appraiser Ross Batey has had a similar experience.

"Thanks to the congestion, it takes at least 45 minutes to get anywhere. There's traffic 24/7. You just don't get anywhere fast."

An appraiser for over 15 years, Ross has been consistently busy in the area thanks to several major construction projects and business developments.

"People ask me how the market's going, and it's always been stable. But for the last 8 years or so, I could work 365 days a year and never see a slowdown. It's just been that busy."

With all that work, though, comes a lot of travelling. On average, a Houston resident will spend 74 hours each year sitting in traffic – the third highest wait time in America. That's a lot of hours spent staring at road signs that could be put to good use elsewhere. Like Steven, Ross has had to come up with clever ways for moving from one appraisal to the next, like finding shortcuts to highways and timing his trips to avoid the busiest travel times.

"It used to be that I had to turn down jobs because of the heavy traffic and travel time, but not anymore," he said.

Of course, the city of Houston and much of Texas has since suffered a blow from Hurricane Harvey, a powerful storm that dropped a record-breaking 50-plus inches of rain on the state. All that water, combined with heavy winds, has placed stress on much the city's infrastructure and residents, making travel extremely difficult.

"A lot of folks are really in limbo right now. In some places it looks like a bomb went off."

Thankfully for Ross, his neighborhood was spared from the brunt of the storm. In fact, he's been able to soldier on, completing appraisals even as Harvey opened the skies over the state.

"It's difficult, but it's what I do."

Houston has had to face unfortunate circumstances this summer, conditions that don't typically come with appraising homes. There is a city back on the west coast, however, that must deal with dangerous weather conditions constantly, mainly smog. And it is a direct result of too many vehicles jammed into overcrowded streets.

Los Angeles routinely ranks as the number one most heavily trafficked and congested cities in the country. The highways are packed, parking is difficult, and the air quality in the city is often poor, particularly in the summer when pollution is more extreme. It is against this backdrop that Extraordinary Appraiser Erik Dorwart conducts his appraisals. He, like Steven and Ross, must push through it to complete orders.

"There is always traffic in L.A.," said Erik. "But the freedom that comes with being an independent appraiser allows me to set my own schedule, planning my appointments around lighter traffic times or away from typical rush hour routes."

L.A. residents sit in traffic for close to 85 hours every year, and must endure jammed freeways and bumper-to-bumper line-ups amidst an urban sprawl so crowded even air quality can be effected. With the help of modern technology though, Erik's able to stay slightly ahead of the curve.

"One valuable resource available today is real-time navigation systems like Google Maps or Waze. I have come to rely on GPS navigation to the point that even if I know exactly where I am going, I will still use an app to show me where the traffic is, and look for alternative options to avoid delays."

"Clients appreciate it when I am on time and it starts the inspection process off on the right foot," he added.

As difficult as it can be to wade into winding routes of stop-and-go motorists, more often than not for these Extraordinary Appraisers, there is a prize waiting for them at the end of the road, whether it's a new property, an interesting conversation, or the chance to continue to do their best work with the help of Solidifi.

"My whole life revolves around appraisals, and from the homes I've seen to the people I've met, it's always going to be something I enjoy doing," said Ross.

For Ross, appraising has not only had a positive impact on his professional life, but his personal life as well. He met his son's caregiver while appraising. And, as an avid golfer who helped launch a charity golf tournament in the city, Ross was amazed to find that one day, he was standing in a property with legendary professional golfer Mark O'Meara.

"There's always the chance to meet someone new," said Ross. "And I'm a talker, so it's just another part of the job that I enjoy."

Stressful though as some days can be, as Extraordinary Appraisers with Solidifi all three men rest a little bit easier knowing that they can rely on the company's support.

"Nobody says thank you like Solidifi," said Steven. "It really means a lot. To give us appraisers the dignity to keep doing the job when it can often seem thankless, that's what makes me want to keep going back out there."

"Solidifi is always moving in the right direction, even when the traffic's not."

This story was originally written before Hurricane Harvey made landfall in the United States. We would like to extend our thoughts and well wishes to all our independent professional partners, homeowners, their loved ones and everyone who has been affected by the storm.

NEIGHBORHOOD INSPIRATION

CLARK COUNTY, NEVADA

JAMES MITCHELL
HENDERSON, NV
INDEPENDENT APPRAISER

When James Mitchell was a youngster he enjoyed going with his parents to view model homes as he had an interest in new construction and different layouts and designs. Ironically, he had a neighbor who was a preferred appraiser for D.R. Horton Homes. When James was 19, he started his appraisal career, after reaching out and setting up an internship with his neighbor. 11 years later, James is an experienced appraiser who specializes in new construction in the Clarke and Nye areas. As a native of Las Vegas, James draws on his innate understanding of the market to author insightful, accurate reports.

WHAT IS ONE PLACE YOU THINK NO ONE SHOULD GO WITHOUT SEEING IN YOUR AREA?

I highly recommend the High Roller at the Linq. It is a 550 foot tall giant Ferris wheel on the Las Vegas Strip. It is the world's tallest observation wheel, and takes 30 minutes for one revolution. Day or night you get a spectacular view of the Las Vegas valley. Certain cabins can be purchased to include a full service bar during your 30 minute experience.

IN YOUR OPINION WHAT IS THE BEST RESTAURANT IN YOUR AREA?

Echo & Rig Butcher and Steakhouse at Tivoli Village in the master planned community at Summerlin. You can hand select your cut up to 60 oz of prime steak, while enjoying full city/strip views from the balcony. They have the most amazing, original dishes.

IN YOUR OPINION WHAT IS THE BEST PART ABOUT LIVING IN YOUR AREA?

I love that Las Vegas is open 24 hours. If I want to go have dinner at 9:00 at night and see a show afterwards, I have that capability. We have the best of the best when it comes to dining, shopping, and entertainment. I'm a Las Vegas native, and there really is no place I'd rather live.

WHAT HOBBIES DO YOU HAVE?

I enjoy golfing. Las Vegas has some great courses that I've been lucky enough to play. I also like to collect rare and retro sneakers. I have an especially large Michael Jordan collection which includes over 100 pairs.



JAMES MITCHELL
EXTRAORDINARY
APPRAISER



THE JUMP TO APPRAISING

JEFFERSON COUNTY, COLORADO

JACK DYSON
WHEATRIDGE, CO
INDEPENDENT APPRAISER

Jack Dyson was working as a loan officer in a local Denver bank when he started thinking about making the jump to appraising. After earning a Master of Science in Appraisal and Real Estate Investment Analysis from the University of Wisconsin-Madison, one of the top graduate real estate programs in the country, Jack set out on his new career. After 25 years, he continues to provide outstanding customer service and amaze clients with his in-depth knowledge of the Metro Denver market.

WHAT IS ONE PLACE YOU THINK NO ONE SHOULD GO WITHOUT SEEING IN YOUR AREA?

If you are looking for indoor, then definitely Union Station. Outdoor – without a doubt Red Rocks Amphitheatre.

IN YOUR OPINION WHAT IS THE BEST RESTAURANT IN YOUR AREA?

The Way Back (West Highlands). It has great cocktails, creative food, easy parking, and great service.

IN YOUR OPINION WHAT IS THE BEST PART ABOUT LIVING IN YOUR AREA?

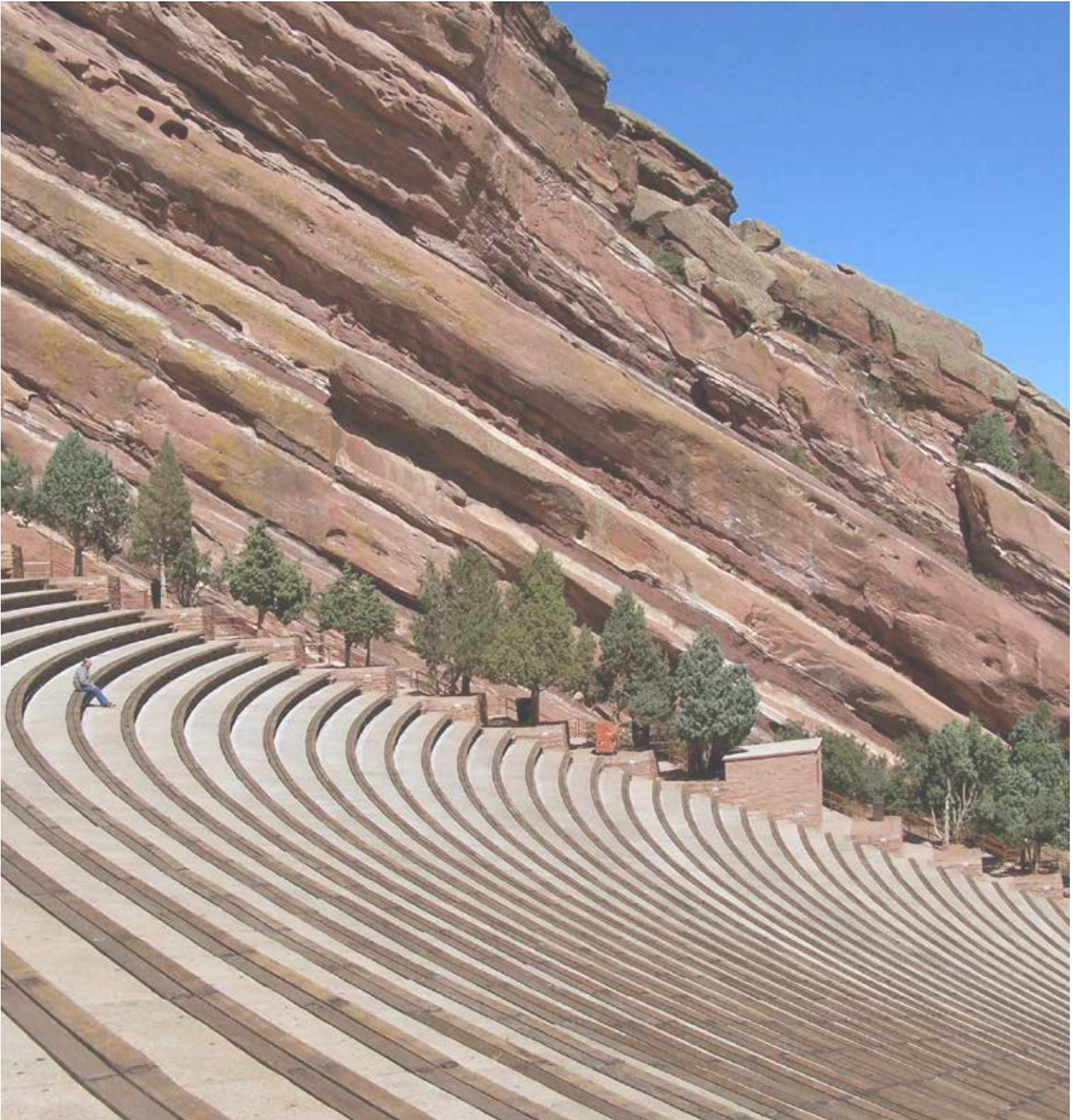
My neighborhood, Paramount Heights/Applewood – is the best place to live. It's just 15 minutes to downtown, 10 minutes to the mountains, and features cool Mid-Century houses with big yards and great mountain views.

WHAT HOBBIES DO YOU HAVE?

Traveling, skiing and golf.



JACK DYSON
EXTRAORDINARY
APPRAISER



LAWYER TO PILOT TO APPRAISER

RIVERSIDE COUNTY, CALIFORNIA

GREGORY KIMBROUGH

RIVERSIDE, CA

INDEPENDENT APPRAISER

Gregory Kimbrough has had a diverse career. He spent eight years working as a lawyer. He then owned and operated a flight school for six years. When he received an offer he couldn't refuse, he sold it. One of Gregory's former flight instructors was an appraiser. Gregory called him up and began apprenticing with him. Gregory went on to earn his certification and has been an appraiser in Riverside County for 11 years.

WHAT IS ONE PLACE YOU THINK NO ONE SHOULD GO WITHOUT SEEING IN YOUR AREA?

A must see in the Riverside area is the March Field Air Museum. It displays over 70 historic aircrafts spanning nearly 100 years of aviation history, including an SR-71 (the fastest plane ever built), a B-17 Flying Fortress, a B-52 bomber and a B-25 Mitchell Bomber. Another place not to miss, although a bit outside Riverside, is the Palm Springs Aerial Tramway - the world's largest rotating tram car. It travels along the breathtaking cliffs of Chino Canyon, transporting riders to the pristine wilderness of the Mt. San Jacinto State Park. During the ten-minute journey, tram cars rotate slowly, offering picturesque and spectacular vistas of the valley floor below. Once reaching the Mountain Station (elevation 8,516 feet) there are two restaurants, observation decks, a natural history museum, two documentary theaters, a gift shop and over 50 miles of hiking trails.

IN YOUR OPINION WHAT IS THE BEST RESTAURANT IN YOUR AREA?

The best restaurant in the area is Cafe Sevilla, offering authentic Spanish ambiance and cuisine in their tapas bar, restaurant and nightclub. They offer live "Gypsy-King" style music several nights a week, flamenco dinner shows on the weekends, salsa dance classes, and, of course, happy hour.

IN YOUR OPINION WHAT IS THE BEST PART ABOUT LIVING IN YOUR AREA?

The best part of living in Riverside is the location; being close to a diversified assortment of attractions and destinations. We travel to Rosarito Beach, Mexico at least once a month. The drive is only just over two hours. We can get to the beach for surfing or to the mountains for skiing in 40 minutes. There is Disneyland, Los Angeles, San Diego; and remember, Las Vegas is only a 4 hour drive.

WHAT HOBBIES DO YOU HAVE?

Before becoming an appraiser in 2005, I owned and operated a flight school. I still keep my Flight Instructor License current after all these years. I love flying and it is my favorite hobby. I can't get up in the air as often as I would like, but this crazy appraisal business keeps me busy.



GREGORY KIMBROUGH

EXTRAORDINARY
APPRAISER





ANDREW TURLEY

EXTRAORDINARY
APPRAISER

BLENDING TWO WORLDS

“

THE ONLY REASON
I GOT TO WHERE
I AM IS BECAUSE
I GOT KICKED BY
BETTER APPRAISERS
IN THE EFFORT TO
GET BETTER.

BLENDING TWO WORLD'S

The housing market is a complex web. Its strands stretch across the nation, a fabric woven from the thousands of transactions that happen every day. It can be easy to get caught up in it, to lose all sense of direction, to get stuck.

But Andrew Turley knows how to find his way forward.

To understand the market – really understand it – he pulls on each of these threads. From his office in Phoenix, Arizona, Andrew spends his days untangling these data points from each other, revealing key market insights others often miss.

“I’m always gearing up, using better data. We’re not playing around.”

For the last 15 years, Andrew has been determined to unlock the information that guides the market in Maricopa County. Pitch him a simple question about the area’s health and, instinctively, he rattles off the current trends and stats like they’re common knowledge.

Mixed-use projects? They’re going up.

The homes themselves? A smaller footprint. But at the same time, enjoying better design, with energy efficient construction, bigger floor plans, and more natural light.

There’s been more change in the last two years than in the 10-year period before them.

“Style is accelerating,” reveals Andrew. “We’ve noticed the more predominant interior design trends are changing much faster than it used to. And thanks to pop culture, our country’s obsessed with real estate.”

Over the years, Andrew has earned a reputation

for producing extremely thorough and accurate assessments, leading to him being highly sought after for his expertise. He has been asked to manage a national fraud and loss mitigation review project, provide expert legal testimony and appraise some of the most valued residential properties in Arizona.

Needless to say, if the country has a fascination with real estate, it is imbued in Andrew as well.

Before becoming an appraiser, he was drawn to understanding the human mind. A freshman at Arizona State University, Andrew enrolled as a Psychology major. The program’s website boasts it is one of the top of its kind in the country, where students, “gain insight about themselves and others while learning about research methods, conducting scientific inquiries, and building critical thinking skills.”

Your view will forever be transformed, promises ASU. And Andrew’s was, albeit in a slightly unexpected way.

“I wasn’t interested in psychology to help people get over their fear of flying, but rather, how do the bulk of people interact?” he recalls thinking during his college days. “What are the motivations behind people’s choices? What do they value, and how can you test for that?”

As questions of behavior were ricocheting across young Andrew’s mind, his appreciation for real estate continued to grow. Not wanting to go into practicing or teaching, the question inevitably came up: could he combine his interest in people with his passion for real estate, and make that into a career?

Andrew tugged at the thread, wondering where it would lead him. Eventually, he found the answer: appraising.

In appraising, Andrew discovered a profession that not only let him work on a flexible schedule, but one that encouraged him to blend his analytical mindset with his curiosity for the human condition.

He is part of a new generation of appraisers, one that is turning the ubiquity of the digital age into a competitive advantage. As an appraiser, Andrew has a single overarching goal: to produce and share accurate industry information. It's a part of the job he takes seriously, especially following the market crash of 2008.

To bolster his reports, Andrew is constantly seeking out new information that can help tell the story of the market in a more detailed and precise way. In addition to his own work, he also subscribes to a number of services that help him stay on top of the latest trends.

"As more people become interested in real estate, that raises the bar for appraisers, when customers want to buy a new house or remodel," said Andrew.

One of those services is The Cromford Report, a daily digest operated by Mike Orr, the director of the Center for Real Estate Theory and Practice in the W.P. Carey School of Business at Arizona State University. For years, Mike has been tracking the trends and history of the residential resale market in the Greater Phoenix region, and giving appraisers like Andrew a boost.

"Every one of my reports includes metrics from him," said Andrew. "He puts together reports that segment 30 different metrics per zip code. It's incredible!"

Other resources he's used in the past include The Data Quick News, along with US Census Bureau data. After pulling together all of this intel, Andrew applies his own segmentation and analysis of the market.

"For me, the question is always: how can I better mine the data? What software can I use? You can either stay the course, or take your time with analysis and submit a better quality report."

But market statistics will only reveal part of the picture. In addition to the data, he also maintains a robust network of contacts: clients, homeowners, agents and other appraisers. Together, they fill in the gaps.

"That's why having a good network of agents is so important. You have to build those

relationships," said Andrew. "They're privy to information that you would never find elsewhere. They'll point you to what's going on behind the scenes."

Blending the two worlds together, the digital and the personal, reveals a more complete picture.

"You still have to get anecdotal information. I'll talk to homeowners. I'll call the agents and ask, 'What are you seeing in the market? Are your clients sensing the same sort of info?' More often than not, together that data will lead you in the right way," he added.

Thanks to his dedication and hard work, Andrew has been awarded the Extraordinary Appraiser distinction by Solidifi, recognizing his outstanding performance, customer service, and commitment to quality.

"It's pretty damn rewarding," exclaimed Andrew recalling when he first learned he'd received the award. "As an appraiser, it can sometimes feel like we're lone wolves, grinding it out. When you find a client who understands why you're different and what makes you exceptional, there's no monetary bonus that can equate that."

For those appraisers who continue to push themselves to reach the same extraordinary level, Andrew offers this advice.

"No one was born with the Crown of Knowledge. Get comfortable being uncomfortable. You've got to push yourself and be open to change. Try new software to offset manual labor, meet up with local appraisers, and grow your network. The only reason I got to where I am is because I got kicked by better appraisers in the effort to get better."

As far as he's come, Andrew knows there's still much to be done if he's going to continue doing his part in the industry, providing the best possible reports. That means sifting through more information, meeting with more clients, and unravelling more threads.

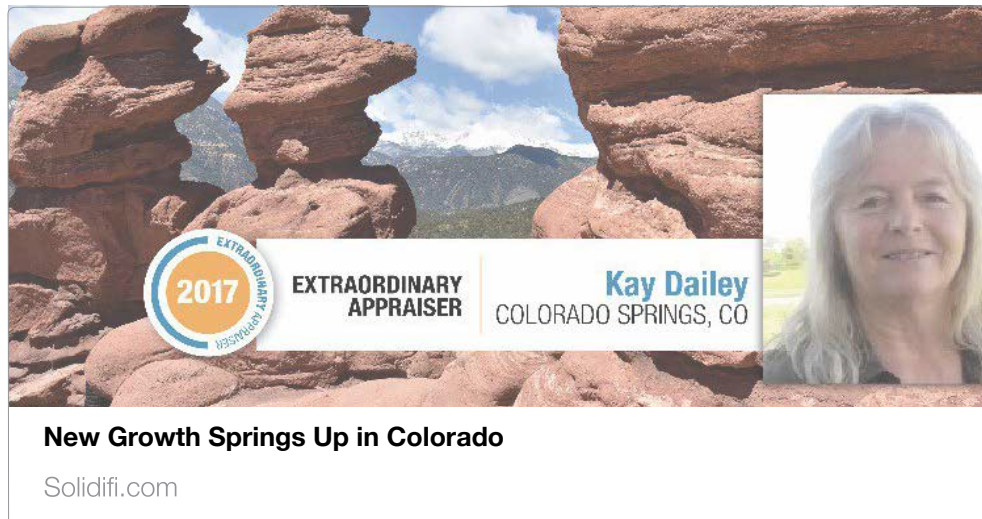
"The conundrum with appraising: we're always looking at the past, not the future. I would love to see more forecasting in the industry, but to do that you've got to dig deeper into the data," said Andrew.

"What's the point of always looking backward?"



Solidifi @Solidifi · Sept 25

New construction has led to some interesting talks...



LOCAL MARKET TRENDS

As an Extraordinary distinction holder you can share
YOUR local market knowledge with the entire industry.



285,187



61,645



39,694

AN ENTIRE INDUSTRY WITH EYES ON YOU

YOU'RE EXTRAORDINARY. GET NOTICED.

Go to www.solidifi.com/featured-stories
to read featured stories from all of our magazines.



FEATURED STATES

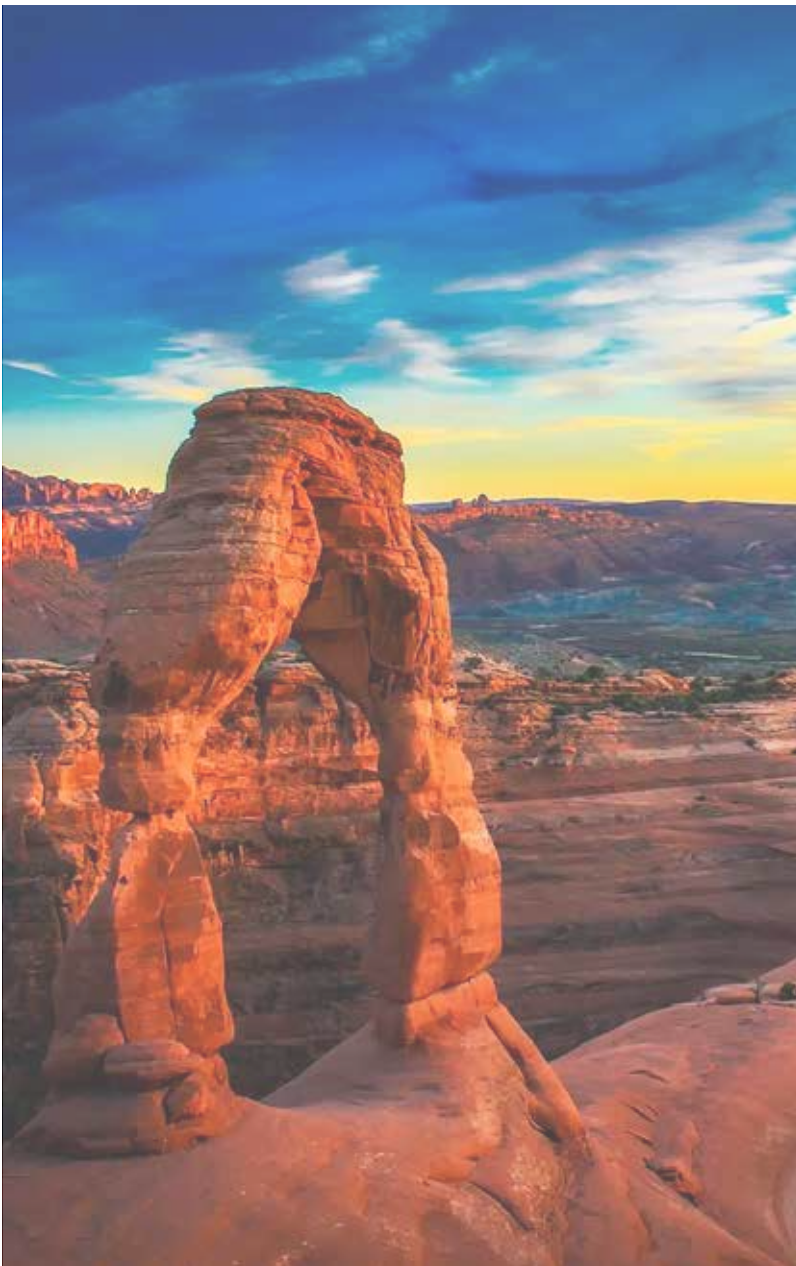
Local market trends from independent Extraordinary Appraisers,
region stats and comments from our regional managers.



ARIZONA



GEORGIA



UTAH



NEW JERSEY

SLOT SANDSTONE IN ANTELOPE
CANYON, ARIZONA, USA





ARIZONA

THE GRAND CANYON STATE

POPULATION

6,931,071

MEAN TRAVEL TIME
TO WORK (MINUTES)

24.8

POPULATION INCREASE
OVER 5 YEARS

8.4%

MEDIAN HOUSEHOLD
INCOME

\$50,255

HOUSING
UNITS

2,961,003

TOTAL EMPLOYER
ESTABLISHMENTS

136,352

BUILDING
PERMITS

35,578

POPULATION
PER SQUARE MILE

56.3

AVERAGE PEOPLE
PER HOUSEHOLD

2.69

LAND AREA
(MILES²)

113,594.08



ARIZONA



JONATHAN STEFFEN
REGIONAL MANAGER

Yuma, like many cities across the United States, fell victim to economic devastation after the real estate market crashed in 2008. The city consequently saw increased foreclosures on loans, both residential and commercial. It wasn't until 2012, that investors began making a noticeable impact on the Yuma market, becoming a driving force for increased property values across the city.

In the past six months, appraisers in the area have noticed a new found confidence in Yuma's economy. The Foothill area is home to newly constructed single family residences, and manufactured homes. The area offers a cheap alternative to Palm Springs, California, an area often sought out by retirees for the highly desirable climate. California, as a whole, however, is known for its costliness in terms of real estate.

Striking affordability is what distinguishes Yuma from the surrounding cities, including cities within the state of Arizona. Even with the continued increase of property values over the last few years, Yuma has retained one of its most attractive attributes. An appraiser in the area spoke to the average home price in Yuma, stating that today, a brand new home could be purchased for \$125,000. This is uncommon in areas like Phoenix, Arizona.

As a result of the inexpensive costs associated with building and purchasing homes in Yuma, it's gathered a rather large population of seasonal residents from all over the country. These residents are responsible for significant population growth from the months of September to May, according to one of our local Extraordinary Appraisers. With this seasonal population influx, comes a demand for housing, supporting the fact that sub-divisions have become quite prominent in Yuma and its suburbs.

Those stationed at the Rico Air Station contribute to another large portion of the Yuma population, and are some of the many residents responsible for the rise of new construction in the suburbs of Yuma. The federal government, including Homeland Security which secures the Mexican border just south of Yuma, plays a huge role in stimulation of economic growth. Between downtown Yuma and the border, are a few smaller cities as well. Appraising in these areas can be increasingly complex, due to slower market activity and lack of conformity.

The appraisers in Yuma find it easy to make a living there, as there's high demand for appraisers, and very few service the area. By living in this smaller community, our appraisers have become quite hopeful for growth and development. As long as Yuma continues to fuel motivation for investment interests, the city's economic advancement will carry on.

DID YOU KNOW?

- The Arizona trout is found only in Arizona.

- The Palo Verde is the official state tree. Its name means green stick and it blooms a brilliant yellow-gold in April or May.

- In 1926, the Southern Pacific Railroad connected Arizona with the eastern states.



BRAD MOORE

EXTRAORDINARY
APPRAISER

Originally from Calgary, Alberta, Brad Moore moved to Arizona in 1997 to help his father open a branch office of his real estate firm. Though he started working in the United States under a temporary visa, Brad quickly realized that he not only enjoyed the warmer climate, but working in the industry as well.

He continued to apprentice under his father and, in 2000, became officially licensed. He's since earned his CRA designation, opened his own brokerage, and founded a real estate investment company for remodeling homes. Even after all this time, he still enjoys every day of his career. When he's not working, Brad enjoys spending time with his wife, including road trips throughout the western United States and Canada.

I service a large portion of the metro Phoenix area, and have observed a variety of trends in our current market that are notable. Historically low interest rates continue to promote substantial amounts of purchase and refinance activity. Properties priced under \$250,000 continue to draw considerable buying interest from first-time homebuyers and investors looking to capitalize on strong rental amounts in our region, with short marketing times, upward price pressure and increasing values being the norm. I have also noticed a significant increase in purchases of higher-priced/upper-end properties, which I attribute to low interest rates and potential buyers looking to diversify a portion of their investment dollars away from a volatile stock market. Although not linear, statistical data evaluated for any given assignment often shows price appreciation of 6% or more over the past 12 months for various neighborhoods/market niches.

New construction activity appears to be picking up as builders try to meet a strong demand for product. Whereas 12-15 years ago this development was primarily focused in somewhat distant suburban areas, much of it now seems to be located on previously bypassed infill areas both small and large. There is also a very strong private investor/developer presence throughout the metro Phoenix area. Substantial remodels and speculative new construction are occurring in more urban neighborhoods that have found renewed interest from a younger generation of buyers looking for a more traditional "city life", with easy access to light-rail, restaurants, cultural attractions, etc. This activity is having a strong positive affect on prices in areas of interest.

There also appears to be an increase in people relocating to the area from California, Texas, etc. Relocating homeowners of all ages consistently mention being able to afford significantly more house for their dollar in Arizona vs prices found in those states. The amount of start-up and tech sector businesses and jobs are increasing throughout the metro Phoenix area, notably in the city of Mesa. Metro Phoenix continues to have one of the strongest population growth rates in the nation and I expect it to continue, which is good news for our industry!



KEN TRUEMPLER

EXTRAORDINARY
APPRAISER

After graduating from college in 1992, Ken Truempler made the cross-country journey from New York to Arizona. Establishing himself in his new home, he worked for several years in the lending side of the real estate industry. However, as time rolled on he found himself more and more intrigued by the appraisal process. A few years later in 1999, he made the leap to appraising, and hasn't looked back. After 18 years, he still enjoys taking on the day-to-day challenges that come with the job, and tackling the complexities of each assignment. On top of it all, he cherishes the relationships he's built while working in the industry for nearly two decades.

Like many markets across the country the Phoenix Metro Area has seen steadily increasing property values over the past few years, in large part due to continued low interest rates and also a significant shortage of available inventory that has been putting upward pressure on home values which for most of the first half of this year resulted in a bifurcated market with pending sales prices far outpacing the recent closed sales prices. Most markets on the Western edge of the city have been running at less than a 2 month supply of available inventory; however, recent interest rates hikes, while modest, have slightly slowed the market with the available inventory starting to creep up and getting close to being a balanced supply, marketing times are starting to return to a more normal pattern, rather than the 3, 4 and 5 days that was very common, and the bifurcated market is beginning to ease up. At this point many market areas that I service are beginning to show the signs of stabilization. No one can ever predict where the market will go; however, I am looking for values to become more stable to slightly increasing in the 3 to 5 % annual range providing interest rates remain stable and the available inventory doesn't significantly exceed demand.

JON STEFFEN ON BRAD AND KEN

Working with honest, dependable, and experienced appraisers such as Brad Moore and Ken Truempler is truly a pleasure. In the two years that I've had the pleasure of managing their panels, Brad and Ken have distinguished themselves as consistent and reliable Extraordinary Appraisers. It's refreshing to know that when an order is assigned to either Brad, or Ken, that I have little to worry about for the remainder of the process. Among the many reasons I've chosen Brad and Ken for this distinction, most importantly, they've maintained efforts to proactively communicate on orders throughout the lifecycle of each appraisal received.

Because of their hard work and dedication, Solidifi excels in providing our clients with the highest level of service possible. Not only do Brad and Ken exemplify our idea of professionalism, they're versatile, and carry extensive market knowledge of a rather large geographic area.



ATLANTA GEORGIA, USA



GEORGIA

GEORGIA ON MY MIND

POPULATION

10,310,371

MEAN TRAVEL TIME
TO WORK (MINUTES)

27.4

POPULATION INCREASE
OVER 5 YEARS

6.4%

MEDIAN HOUSEHOLD
INCOME

\$49,620

HOUSING
UNITS

4,218,776

TOTAL EMPLOYER
ESTABLISHMENTS

224,593

BUILDING
PERMITS

51,675

POPULATION
PER SQUARE MILE

168.4

AVERAGE PEOPLE
PER HOUSEHOLD

2.73

LAND AREA
(MILES²)

57,513.49



GEORGIA

“OVER 80% OF GEORGIA’S 37 MILLION ACRES OF LAND IS CONSIDERED FOREST LAND, OCCUPYING A LARGE PORTION OF THE STATE’S SURFACE AREA, FORESTING INDUSTRIES HAVE RISEN TO BE GEORGIA’S SECOND LARGEST JOB MARKET IN THE STATE.



ROSE BRADSHAW
REGIONAL MANAGER

The dynamism of Atlanta’s metropolitan real estate market is revered by many. Yet, several appraisers have attested to the allure of Georgia’s rural markets, and the draws of living and appraising in these areas. In efforts to switch things up, appraisers transitioning out of metropolitan Georgia seek the opportunity to appraise in regions of the state that are diverse and complex.

Gerald “Kip” Henderson, of Lowndes County, has been appraising in the southeastern portion of Georgia for the last thirteen years. The area is quite secluded from the tourism that results in visitors flocking to other portions of the state, which Kip finds to be one of the most attractive characteristics of Lowndes County. Uninterested in the fast pace accompanying a life in Atlanta’s metropolitan, he’s adapted to the slight difficulties associated with appraising in Southern Georgia.

Although, Kip has never appraised outside of his current coverage area, he’s well aware of the advantages associated with appraising in an urban market. Kip noted that, “in Atlanta, it’s not uncommon to find a handful of ideal comparable properties within walking distance of the home you’re appraising.” As a rural appraiser, he’s fully adapted to the time and energy that must be devoted just to the driving of comparables.

David Hamm, of Cherokee County, shares his experiences with appraising in Gwinnet County, located in the greater metropolitan area of Atlanta. David illustrates the difference a bit further, “with the prevalence of planned unit developments, model matches weren’t hard to come by in Gwinnet.” For this reason, appraising in rural Georgia took some getting used to for David, who ultimately left Gwinnet to escape the intensity of city life.

Luckily, both Kip and David have found the quality of life in Cherokee, and Lowndes County to be worth the challenges of appraising in these markets. To most appraisers, the unfamiliarity of large, expansive rural markets is quite intimidating. Kip and David, however, realize that the large open spaces they’re now surrounded by offer endless opportunity for community development. Most importantly, Georgia’s rural markets allow appraisers to build their careers, and grow alongside their communities.

DID YOU KNOW?

- Georgia was named for King George II of England.

- Historic Saint Marys Georgia is the second oldest city in the nation.

- Georgia is the nations number one producer of the three P’s: peanuts, pecans, and peaches.

- In 1828 Auraria, near the city of Dahlonega, was the site of the first Gold Rush in America.



GLEN GRIFFITH

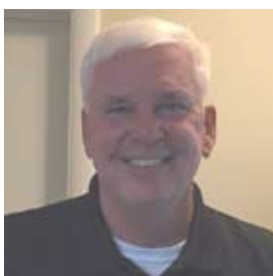
EXTRAORDINARY
APPRAISER

Glenn Griffith just fell into this industry. After graduating from college with a degree in real estate, Glenn found himself refinancing his first home. After having his property appraised as a homeowner, he was curious about appraising as a full-time profession. His interest piqued, and having already taken all the necessary classes, Glenn stopped by a local appraisal office to inquire about a position. He was hired as a trainee and has been making a name for himself in North Fulton County, Atlanta ever since. With his years of experience and keen insight into the state's market, Glenn has now fallen in love with his career choice.

North Fulton County has seen some of its most dramatic changes in years thanks to the recent development of Avalon, a mixed-use development in Alpharetta, Georgia featuring a variety of homes, hotels, businesses, shops, restaurants, and apartment complexes. The development is now in its third phase. Downtown Alpharetta has received a face-lift with new government buildings, restaurants, shops and residential units as well, including mid-rise condominium buildings. North Fulton County is the place to be with the real estate market increasing in value due to these changes and excellent schools.

ROSE BRADSHAW ON GLENN

With more demanding sales prices in the greater Atlanta area, I have quickly learned that I can confidently put my faith in Glenn Griffith. Providing a credible and reliable report in a timely manner, whether the house is worth \$10 million or \$100,000, is what Glenn does best. He's prideful in his efforts to value the home, and provide his clients with the most resourceful and credible appraisal. Glenn's outstanding performance has established him as Extraordinary and a leader in his region.



HAL EVANS

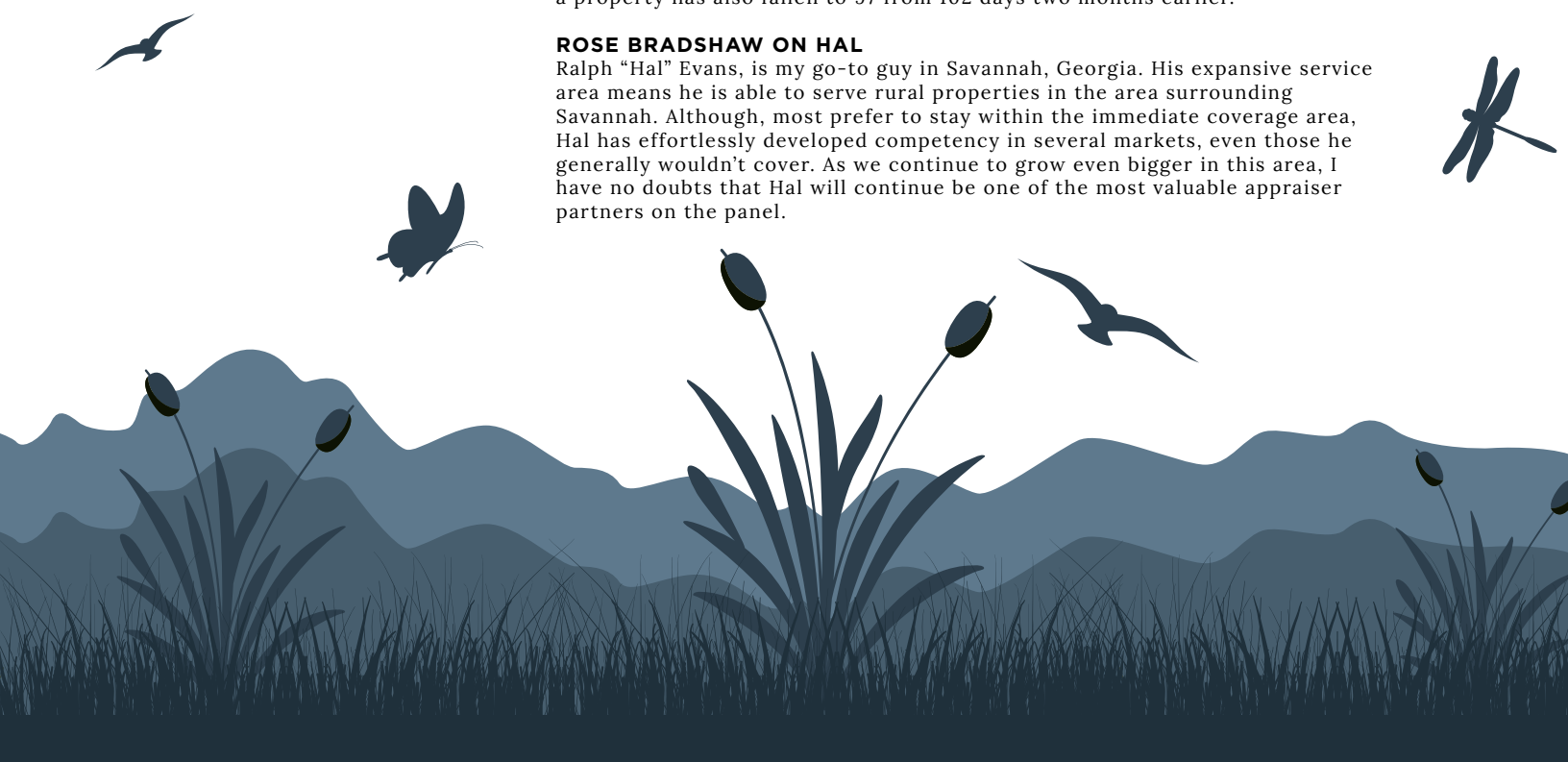
EXTRAORDINARY
APPRAISER

Hal Evans is very much a people person, who absolutely loves helping his customers. Given his dedication, Hal is always willing to go above and beyond to complete his orders in a quick, efficient manner. Working out of Chatham County, Georgia, for the last 16 years Hal has enjoyed a career that has allowed him the freedom to work in new environments, meet new people, and to develop new and lasting relationships.

Hurricane Irma just missed the Georgia coast when it slammed into the United States in early September. Although the weather was still quite intense, with heavy winds and a lot of rain, the area managed to escape any major damage. This is encouraging, as there has been a lot of new construction in the area recently, particularly in the residential and retail sectors. The Pooler area continues to boom, while new businesses and restaurants are opening at an increasing pace. Median sales prices have increased from \$242,000 to \$261,000 in the last year, while home sales have also risen, from 329 to 488 in the last two months. Inventory is also down during that same timeframe, dropping to 272 from 473. No surprise then that the average number of days on market for a property has also fallen to 97 from 102 days two months earlier.

ROSE BRADSHAW ON HAL

Ralph "Hal" Evans, is my go-to guy in Savannah, Georgia. His expansive service area means he is able to serve rural properties in the area surrounding Savannah. Although, most prefer to stay within the immediate coverage area, Hal has effortlessly developed competency in several markets, even those he generally wouldn't cover. As we continue to grow even bigger in this area, I have no doubts that Hal will continue be one of the most valuable appraiser partners on the panel.





ARCHES NATIONAL PARK
IN SOUTHERN UTAH



UTAH

THE GREATEST SNOW ON EARTH

POPULATION

3,051,217

MEAN TRAVEL TIME
TO WORK (MINUTES)

21.6

POPULATION INCREASE
OVER 5 YEARS

10.4%

MEDIAN HOUSEHOLD
INCOME

\$60,727

HOUSING
UNITS

1,054,164

TOTAL EMPLOYER
ESTABLISHMENTS

75,463

BUILDING
PERMITS

22,662

POPULATION
PER SQUARE MILE

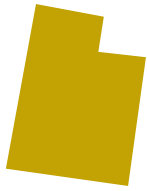
33.6

AVERAGE PEOPLE
PER HOUSEHOLD

3.15

LAND AREA
(MILES²)

82,169.62



UTAH



ANTHONY SOLE
REGIONAL MANAGER

Troy Anderson has gained a new understanding and appreciation for the state of Utah as a result of his occupation. Over the last twelve years, he's witnessed many types of community development within Salt Lake County. As his career has grown, he's become increasingly aware of unique attributes that can be found within the many markets of Utah. He shared a few with me.

Although an urban market, complexity does still exist in Salt Lake County, according to Troy. An area known as "The Avenues," is Salt Lake City's first fully developed neighborhood. In "The Avenues," homes are Victorian-era in age and design. Prior to the recent revival of this historic area, Troy thought this area to be homologous. When Troy first began appraising in the area, many of the homes, generally built within the same decade, were similar in size and style. He's found that nowadays, two very comparable homes can range drastically in value, due to varying quality and degree of upgrades.

Buyers looking for homes in "The Avenues," have begun driving prices up with demands for high quality upgrades that aim to retain the homes' historic character. However, when observing buyer demand elsewhere, Troy noticed a structural amenity that's deemed somewhat vital to many buyers across the state of Utah. What Troy refers to as a "cold storage area," is used mainly for food storage and is often located underneath the front porch of the home. These storage areas have been present in Utah homes for more than a century, and their relevance to the market has remained relatively stable.

In the presence of uniqueness, it's vital for appraisers to recognize how their market differs from most. Troy's discussion of cold storage areas represents his deep understanding of the Salt Lake County markets, and how they compare to other markets within the state. The state of Utah, established by mid-eighteenth century pioneers, parallels many states that are similarly in pursuit of residential restoration. Yet, there are distinguishable Utah features to these historic homes that buyers maintain demand for. Thankfully, preservation of the state's quirky design and style has remained at the forefront of home renovations, as a means of holding true to much of Utah's Victorian charm.

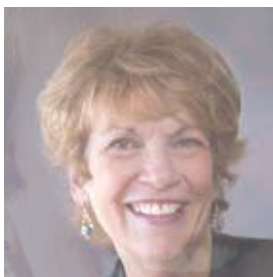
DID YOU KNOW?

- Completion of the world's first transcontinental railroad was celebrated at Promontory where the Central Pacific and Union Pacific Railroads met on May 10, 1869. It is now known as Golden Spike National Historic Site.

- Utah is the site of the nation's first department store. Zions Co-operative Mercantile Institution was established in the late 1800's. It is still in operation today as ZCMI.

- Salt Lake City was originally named Great Salt Lake City. Great was dropped from the name in 1868.

- The Wasatch mountain range is named after a Ute Indian name meaning "mountain pass" or "low place in a high mountain".



SHELLEY ALVORD
EXTRAORDINARY
APPRAISER

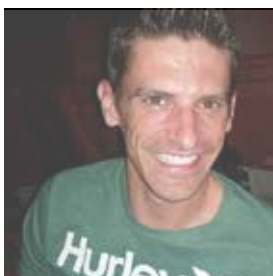
Two days after mentioning she was interested in becoming an appraiser, Shelley Alvord received a call that changed everything. A friend of her's who worked in the industry not only offered to help her out, but encouraged her to start appraising full-time. The flexibility of the position was the perfect balance for Shelley, allowing her to work while still maintaining an active home life with her young children. With a degree in Business Management, for nearly 30 years she has been proud to serve clients in Salt Lake City, Utah, fascinated by the puzzles the industry presents her. When she's not completing orders, Shelley enjoys camping and travelling with her family, along with helping out in her community and simply reading a good book.

The Salt Lake market continues to grow, with values increasing as well. While the majority of land in the area has already been developed, teardowns are common in strong market areas, with new, large custom homes being built on vacant land. Low unemployment and the continued influx of new business are the main drivers of this development.

The median sales price of a home in August 2017 was \$335,000, compared to \$315,000 during the same time one year ago. Values have continued to increase at a rate of nearly 8% with no signs of slowing down. Sales continued steadily during the spring and summer, with 1252 homes sold in August, and 1223 in June. While inventory is limited, the average number of days on market is less than 30 days.

ANTHONY SOLE ON SHELLEY

Shelley's impact on the Salt Lake City panel is directly related to her dependable nature and adaptability. She's been a consistent appraisal partner for Solidifi for many years completing work for several lenders, and is one of the most consistent, and reliable appraisers on the panel.



TROY ANDERSON
EXTRAORDINARY
APPRAISER

Sales prices in Salt Lake City are reaching historic levels. The state's brisk population growth has created what appears to be a housing shortage. For the first time in 40 years, the rise of households in Salt Lake City exceeds the number of new housing units, resulting in all segments of the housing market reporting strong demand and inadequate supply. Salt Lake City was put in the top 25 markets for 2017 as part of a 2017 National Housing Forecast.

Numerous publications have named Salt Lake City as the new Silicon Valley. Low taxes, inexpensive real estate, a pool of young engineering talent from the University of Utah, Utah State, and Brigham Young, and a business-friendly environment have all converged to make Utah the top location for tech start-ups. The U.S. Chamber of Commerce recently ranked Utah No. 1 in innovation and entrepreneurship, No. 2 in high-tech performance, and No. 3 in economic performance in a study of all 50 states. The state also topped CNBC's America's Top States for Business list this year.

Amazon recently announced it will be building an 855,000-plus square-foot fulfillment center in Salt Lake City. The fulfillment center will create 1,500 full-time jobs.

The Salt Lake Board of Realtors had forecasted total residential home sales to rise +9%, and single-family prices to rise 5-7% in 2017.

ANTHONY SOLE ON TROY

Troy Anderson, prideful and self-motivated, is one of the highest volume appraisers on Solidifi's Salt Lake City, Utah panel over the last year. He's disciplined by his dedication to providing the best, most competitive service in his market. Retaining respect from his clients drives his dedication to keep his business approach as operable as possible within the ever-changing appraisal industry.

FISHING PIER IN VENTNOR CITY
BEACH IN ATLANTIC CITY, NEW
JERSEY AT SUNRISE





NEW JERSEY

GARDEN STATE

POPULATION

8,944,469

MEAN TRAVEL TIME
TO WORK (MINUTES)

31

POPULATION INCREASE
OVER 5 YEARS

1.7%

MEDIAN HOUSEHOLD
INCOME

\$72,093

HOUSING
UNITS

3,604,409

TOTAL EMPLOYER
ESTABLISHMENTS

230,961

BUILDING
PERMITS

26,793

POPULATION
PER SQUARE MILE

1195.5

AVERAGE PEOPLE
PER HOUSEHOLD

2.73

LAND AREA
(MILES²)

7,354.22



NEW JERSEY



VICTOR TOMASULO
REGIONAL MANAGER

It's hard to overlook New Jersey's diverse and active real estate market. From the historic revival of New Jersey's northern counties, to the contrastingly rural central portion of the state, there's surely a variance in composition and buyer demand. In order to provide the most accurate depiction of New Jersey's real estate happenings, I've reached out to two Extraordinary Appraisers who have experienced what it's like appraising the state of New Jersey in its entirety.

Over the last two decades, Michael Ehrenberg, has mainly serviced the counties of Mercer and Princeton. During his lengthy career, he's developed a particular interest in appraising the state's rural markets. Soaking in the market's distinctiveness, Michael spoke of his draw to appraising equestrian properties. Parcels affixed with indoor riding arenas have become second nature to him. Unsurprisingly, the area attracts buyer attention in a unique way. Aligned perfectly with Michael's interests, the market is scattered with historic homes on large acreage. Properties of this nature, many of which are used to raise horses, can be commonly found in two Central New Jersey counties, Mercer and Hunterdon.

Brian Scanga moved from New Jersey to Mt. Pleasant, South Carolina in 2015 after appraising in the state for 16 years. While in New Jersey, he spent a majority of his time appraising in a market much unlike the one Michael has become accustomed to. Although, both areas are home to their own form of historic charm, it seems as though buyers in Northern New Jersey counties, such as Essex, are more attracted to the historic colonial style home.

Essex County, New Jersey, is well-known for its affluence. Both Michael and Brian spoke to the area being driven by a demand for high-end, luxury homes. With that said, luxury does not necessarily denote a rise in new construction. Essex county homes do range in age, but most were originally built in the early twentieth century. Brian emphasized that buyers are primarily interested in newly renovated historic homes in this market.

Recently, buyers became unsatisfied with the smaller living area that accompanies these historic homes, heavily sought out for their character and beauty. To satisfy buyers and sell for top market value, Brian began to see a trend amongst homeowners. Many of the recent renovations throughout the county have included permitted additions, finished basements, and added or expanded rooms within the original structure.

Due to the increasing prevalence of additions and massive structural changes to century homes, Essex County has become an increasingly complex market.

DID YOU KNOW?

- New Jersey has the most diners in the world and is sometimes referred to as the diner capital of the world.

- North Jersey has the most shopping malls in one area in the world with seven major shopping malls in a 25 sq. mile radius.

- New Jersey has the highest percent urban population in the U.S. with about 90% of the people living in an urban area. It is the only state where all counties are classified as metropolitan areas.

- New Jersey is a major seaport state with the largest seaport in the U.S. located in Elizabeth.

A common struggle for appraisers in both rural and urban New Jersey markets is the scarcity of updated public record information. Unlike most states, the information in New Jersey's public records is provided per township. Each town has their own tax assessor and collector, and he or she is responsible for accurately filing public record information. As a result, whether appraising in Essex County, or Mercer County, this challenge has left many New Jersey appraisers hoping that a major update of public records is soon to come.



JO'ANN BUEHLER
EXTRAORDINARY
APPRAISER

To be an appraiser, one must be organized, disciplined, and hardworking. Though many are drawn to the profession thanks to its flexible scheduling, some may find it difficult to find the right rhythm. But thanks to her diligent work ethic, Jo'Ann Buehler, however, took to appraising effortlessly. A mother to three children, she was interested in appraising; as a career that would let her set her own pace, work from home, and be there for her kids. The family friendly scheduling, along with the chance to meet and interact with new people on the job, gave Jo'Ann the chance to keep her home life organized while enjoying her career. Now, after 19 years on the job, her love for appraising continues to shine through in the work she does in Bergen County, New Jersey.

Located in northeastern New Jersey, Bergen County is the most populous in the state. The region is considered part of the New York Metropolitan area, with Manhattan located just across the George Washington Bridge. A combination of established neighborhoods and over 9000 acres of park area, Bergen County continues to develop. However, because of high property values, there is an ongoing trend to knock down older, smaller homes, and rebuild the properties, increasing the home's GLA significantly. The median price of a home in the county is \$457,300 as of August 2017, a year-over-year increase of 5%. In the coming year, homes are predicted to rise over 3%. According to the most recent data, the average number of days on market also fell, from 137 days in April to 116 in June.

VICTOR TOMASULO ON JO'ANN

Jo'Ann Buehler drives the competition on her panel in Northern NJ, which is located just outside of New York City. The partnership between myself and Jo'Ann is one in a million, as we're able to effectively work towards a common goal. I know that in a pinch I can reach out to Jo'Ann and she will do whatever it takes to get the job done. The high level of communication is one of many attributes that has helped our partnership flourish. On a daily basis, Jo'Ann delivers a high quality report, clearly depicted in her perfect quality score, and zero error rate. Her dedication to delivering first time quality challenges her peers to be a little bit better every day.



DAVE ROBERTS
EXTRAORDINARY
APPRAISER

For nearly 30 years, David Roberts has sought to become master one of the most complex real estate markets in the country. Based in New Jersey and just a stone's throw from New York City, he routinely puts his entrepreneurial spirit to the test, working across the tri-state area to build his company, React Valuations into a trusted brand. An avid hunter, fisherman, and hockey enthusiast, David often likes to unwind by spending time on his farm in the Midwest.

Toll Brothers Luxury Home Builders, a major developer, recently purchased two local golf courses with plans to build a number of luxury townhomes on the property. Meanwhile, northern New Jersey has seen a trend toward downsizing as the desire for a more maintenance-free lifestyle takes hold. Tax rates have been escalating rapidly, causing townships with a higher tax basis to show a slight weakening in their markets. Along with tax rates, these areas are driven by the strength of their school systems. Together, towns with higher tax rates and weaker school districts show an uneven number of active listings. The overall trend, however, shows very strong market conditions. The median home price for Bergen County is \$495,000, with limited fluctuation in recent months. This month, 454 homes were sold, with last month topping 770 closings. The average number of days on market is 45, down slightly from 49 days two months ago.

VICTOR TOMASULO ON DAVE

In Northern New Jersey, Dave Roberts has been extraordinarily productive, and has done so with grace. Dave has structured his business so that he's able to handle high volume without jeopardizing the quality, and communication standards of his clients, and those set for himself. In terms of Solidifi's performance metrics, Dave has maintained a perfect quality score, and continually drives the panels' turnaround time, with excellent month-over-month performance. Dave has become a strong partner in Northern New Jersey, and is surely one of the most dependable appraisers I've had the pleasure of working with.

INSIDE SOLIDIFI
DENVER CO, OFFICE

solidifi





solidifiers

OUR CULTURE IS EVERYTHING

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 Mortgage 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.

SAVING YOU
DRIVE TIME
AND GAS.

OUR BUNDLE-ORDER TECHNOLOGY
HELPS YOUR BUSINESS RUN SMOOTHLY
AND EFFICIENTLY - SAVING YOU TIME
AND MONEY. WHY TAKE MULTIPLE TRIPS,
WHEN YOU CAN TAKE ONE?



GET YOUR
INDEPENDENCE
BACK.



VOLUME FOR PERFORMANCE.

LET YOUR PROFESSIONALISM SPEAK FOR
ITSELF. WITH OUR QUALITY TRACKER
SCORECARD, THE BETTER YOU
PERFORM, THE MORE WORK WE GIVE
YOU. IT IS THAT SIMPLE. WE TRACK
METRICS FOR YOU TO SEE HOW YOU
COMPARE TO OTHER PROFESSIONALS IN
YOUR LOCAL AREA.

AN ENTIRE NETWORK OF
SUPPORT - ONE POINT
OF CONTACT. WE HAVE
DEDICATED SOLIDIFI
REGION EXPERTS READY
TO ANSWER ANY LENDER
SPECIFIC OR OTHER
QUESTIONS. THEY
KNOW YOU, THEY
KNOW YOUR BUSINESS,
AND THEY ARE THERE
TO HELP MAKE YOUR
BUSINESS A SUCCESS.



ONE POINT OF CONTACT.

PEOPLE AND TECHNOLOGY WORKING FOR YOU

**SOLIDIFI'S NETWORK PROVIDES AN EASY, TECHNOLOGY DRIVEN
AND QUALITY CENTRIC SOLUTION TO ALL YOUR MORTGAGE
LENDING NEEDS.**

Experience the Solidifi difference. With best-in-class quality and speed and an experienced national network of professionals we deliver an exceptional borrower experience for your customers. Our highly scalable technology, robust capacity planning tools, full audit trail of transactions, client specific guidelines, and full reporting cycles create a lender experience designed to decrease operating costs and cycle times.





solidifi

VALUATION
SERVICES

FLOOD
DETERMINATIONS

TITLE & CLOSING
SERVICES

ORIGINATIONS

HOME EQUITY

SERVICING

DEFAULT

HUMBLLED BY YOUR KIND WORDS

“

“The Solidifi team is great to work with and the standards set have made me a better appraiser.”

Robert McNamara | IL

“I have always been able to build rapport with regional managers due to their willingness to help and understand the complexities that appraisers face on a daily basis.”

Jamil Allie | WV

“Wish I had found you years ago. Thank you so much for allowing me to work with you.”

Robert Roxbury | CA

“It’s great to have a single point of contact that you can create a business partnership with, something that seemed to have been lost from this business.”

Michael Todd | SC

“Your requests are clear and you pay promptly.”

Katheryn Jeremiah | VA

“Great communication, quick response times and proficiency in understanding appraisal standards.”

Justin Brager | WA

“The representative communicates well and are willing to work with the appraiser to accomplish the tasks and goals set before us all.”

Dave Watson | ME

“I’ve been performing appraisals for Solidifi for about 5 years now. Most AMCs treat their appraisers as numbers on a page. At Solidifi, they treat their appraisers like part of the team. My wife and I attended the Extraordinary Appraiser reception in San Diego a couple of years ago. What a great time we had meeting the employees and being able to put a face to the names. I look forward to working with Solidifi for as long as they’ll have me - there is not a better company with which I work.”

Gregory Kimbrough | CA



A WISE CHOICE

SAN DIEGO COUNTY, CALIFORNIA

MELISSA MEJIA
CHULA VISTA, CA
INDEPENDENT APPRAISER

After working in public health for a number of years, Melissa Mejia was ready for a career change that would provide her with independence and flexibility. Becoming a certified appraiser in San Diego County has proven to be a wise choice. It's been 13 years since Melissa made the move and she couldn't be happier. Her clients are pleased too, as Melissa is known for delivering thorough, insightful reports and service with a smile.

WHAT IS ONE PLACE YOU THINK NO ONE SHOULD GO WITHOUT SEEING IN YOUR AREA?

San Diego is a vacation destination. I could literally vacation 30 minutes from home and explore something new on a regular basis. I love the outdoors so kayaking and snorkeling in La Jolla is one of my favorite things to see and do in San Diego.

IN YOUR OPINION WHAT IS THE BEST RESTAURANT IN YOUR AREA?

Pizzo's Pizzeria & Wine Bar. It is a locally owned restaurant where you are bound to run into

your neighbor, friends and family on any given night. Good food, good wine and good company all within a couple of miles from home. Perfect combination!

IN YOUR OPINION WHAT IS THE BEST PART ABOUT LIVING IN YOUR AREA?

I grew up in Chula Vista and am proud to have raised my children here. One of the best things about Chula Vista is the diversity of our community. People from all walks of life live and work within our community. I run into classmates, old teachers and mentors on a regular basis and I love that feeling of unity.

WHAT HOBBIES DO YOU HAVE?

I love hiking. There are miles and miles of trails just outside my door and that is one of the best things about living in Chula Vista. Hiking is a great way to disconnect from the day-to-day in addition to getting the heart pumping.



MELISSA MEJIA
EXTRAORDINARY
APPRAISER



AN EYE FOR DESIGN

HENNEPIN COUNTY, MINNESOTA

BRITTANY VERSCHAETSE
GOLDEN VALLEY, MN
INDEPENDENT APPRAISER

After attending the Illinois Institute of Art in Chicago for its interior design program, Brittany Verschaetse moved back home to Minneapolis to become an appraiser trainee under the tutelage of her father, an appraiser for over 23 years in the Twin Cities region. With her design background, Brittany has developed an appreciation for the quality craftsmanship found in real estate. For more than seven years, she has been appraising at BMV Appraisal Co. in Minneapolis, Minnesota.

WHAT IS ONE PLACE YOU THINK NO ONE SHOULD GO WITHOUT SEEING IN YOUR AREA?

When most people hear Minnesota, they think Mall of America. Well, it's cool and all, but there is truly so much more here! If you're staying in Minneapolis for one night make sure you walk the river parkway, along the stone arch bridge and around Saint Anthony Main. This area will truly give you an essence of what we are all about here!

IN YOUR OPINION WHAT IS THE BEST RESTAURANT IN YOUR AREA?

The Twin Cities are known for their incredible food and nightlife. It goes without saying, I can't pick ONE

restaurant! My restaurant palette certainly changes with the season, but two places I could go any day of the year are Young Joni (located in Northeast Minneapolis) and Spoon & Stable (located in the North Loop neighborhood of Minneapolis).

IN YOUR OPINION WHAT IS THE BEST PART ABOUT LIVING IN YOUR AREA?

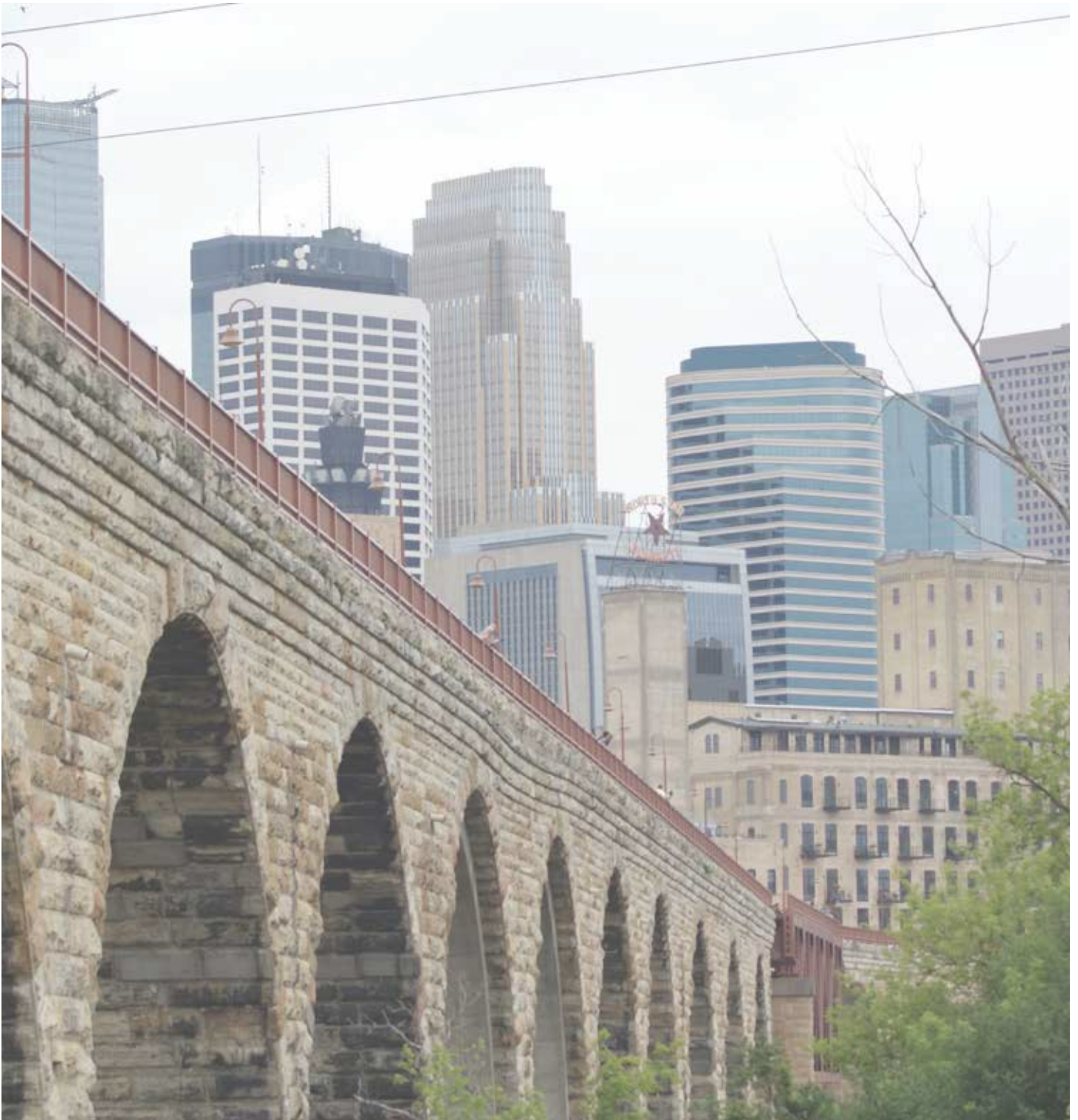
In my opinion, one of the best parts about living in the Minneapolis/St. Paul area is the passion we all share for the outdoors. The Land of 10,000 Lakes comes with lots and lots of trails. Living in the urban area of Minneapolis, I still find myself constantly outside enjoying all of the seasons. I think a huge contribution to this is in fact all of the lakes and trails.

WHAT HOBBIES DO YOU HAVE?

To tie in with question number three, my main hobby is biking! Any chance I can get to go on a cruise, I am there! I live in Minneapolis and bike the well known Stone Arch Bridge, Cedar Lake, Lake of the Isles & Lake Calhoun on a weekly basis. Many weekends my puppy, husband and I head up to our family cabin (about two hours north of the Twin Cities) where we can get more biking, walking, fishing and paddle boarding in.



**BRITTANY
VERSCHAETSE**
EXTRAORDINARY
APPRAISER



LOVING THE BOSTON HUSTLE

NORFOLK COUNTY, MASSACHUSETTS

TRACY KEENAN
WEYMOUTH, MA
INDEPENDENT APPRAISER

Tracy Keenan loves the hustle. Based in the Metro Boston area, she has served as an appraiser in Plymouth County for over 15 years. As a mother of three, Tracy enjoys the flexibility that comes with being able to work on her own schedule. Over the years she has developed a specialty for high-end and complex properties. Not one to shy away from a challenge, her clients know she can tackle any task.

WHAT IS ONE PLACE YOU THINK NO ONE SHOULD GO WITHOUT SEEING IN YOUR AREA?

One of the great things about visiting the Boston area is we are so close to many beautiful tourist spots. Taking a vacation in the area gives visitors a chance to not only visit the beautiful City of Boston, but it is also a short drive to the beautiful beaches of Cape Cod. No visit to the Boston area would be complete without these two stops.

IN YOUR OPINION WHAT IS THE BEST RESTAURANT IN YOUR AREA?

My favorite restaurant in the summertime is East Bay Grille in Plymouth, MA. It is set right

on the shores of the Atlantic Ocean. They offer a great menu with lots of traditional New England seafood and delicious custom cocktails. There are two outdoor bars, and lots of outdoor seating with great ocean views. My favorite everyday restaurant where the service is fantastic and the food never disappoints is Stars on Hingham Harbor.

IN YOUR OPINION WHAT IS THE BEST PART ABOUT LIVING IN YOUR AREA?

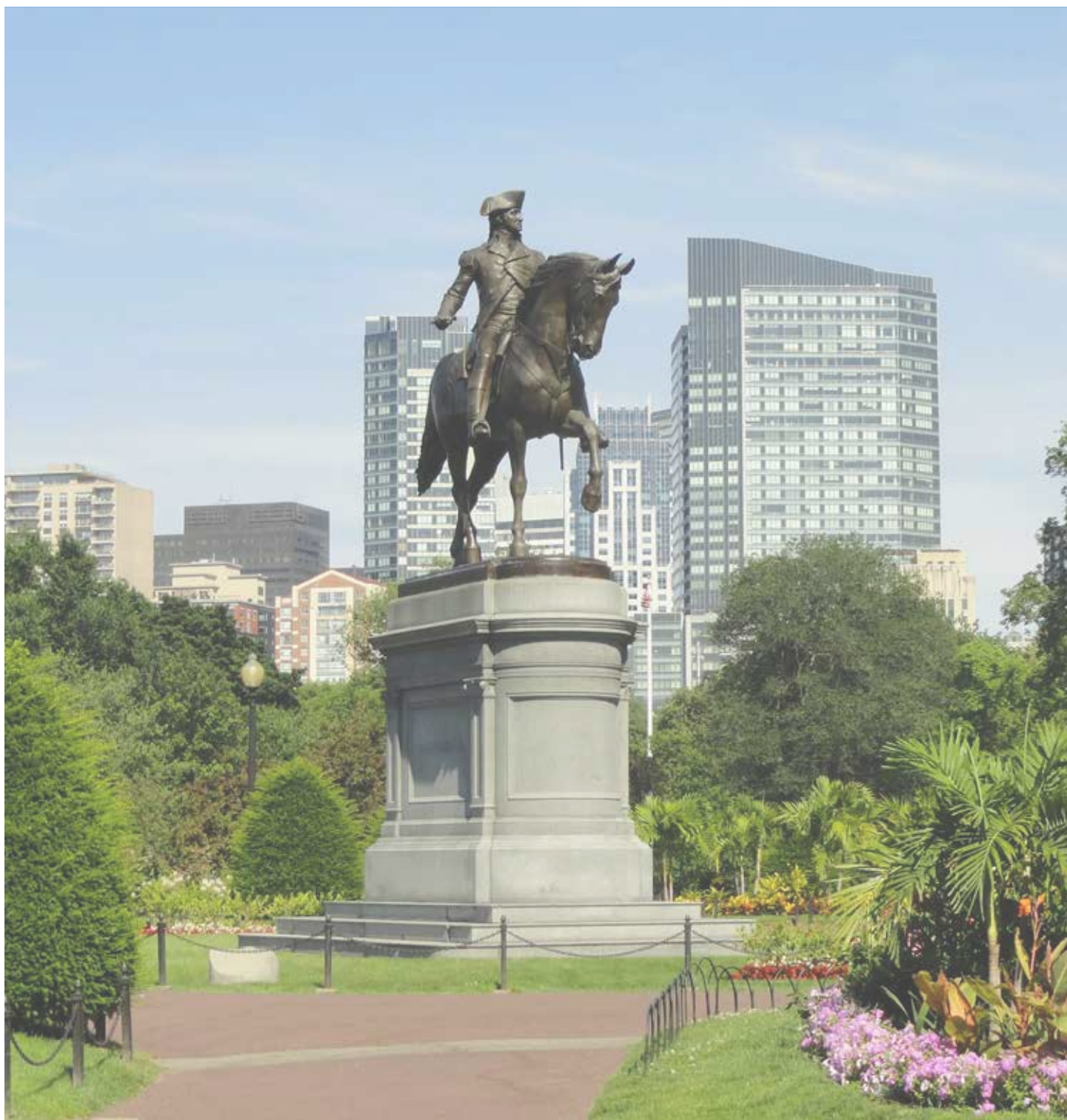
The great part of living in the Boston area is it has all the big city amenities, yet still retains a small town feel. It has a rich cultural history, great culinary choices, and is home to world class educational institutions and health care. The job market is also strong, being one of the most economically powerful cities in the country. I also love that Boston is a big sports town, including being home to several Super Bowl Champions, the New England Patriots!

WHAT HOBBIES DO YOU HAVE?

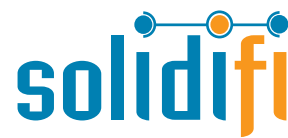
In my free time I enjoy spending time with my family, hitting the beach in the summer months, and traveling with my friends.



TRACY KEENAN
EXTRAORDINARY
APPRAISER



GET YOUR
INDEPENDENCE
BACK



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NETWORK MANAGEMENT**

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