

# EXTRAORDINARY

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MYSTIC, CONNECTICUT



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Next Generation Mortgage Services

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

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





DOUGLAS COUNTY, COLORADO  
Castle Rock, CO | Independent Appraiser

# Corporate to Independent

Will Bedford | Extraordinary Appraiser

Will Bedford has been an appraiser for 11 years, conducting evaluations in Douglas, Arapahoe, and Jefferson County, Colorado. He didn't start out as an appraiser though. After college he wasn't sure what he wanted to do for a career. He worked in commercial fishing for a few years to buy some time until a family friend approached him about joining his appraisal company. Will accepted and started his internship. A short time later the market tanked. Undaunted, Will continued on with his training and became a Certified General Appraiser. Initially, Will worked in the corporate world, performing repurchase and securitization reviews, and managing AMCs. The skills he gained through this experience allow him now as an appraiser, to produce high-quality reports with an understanding of the material and non-material items that the client will be looking for.

**What is one place you think no one should go without seeing in your area?**

My wife and I always enjoy taking

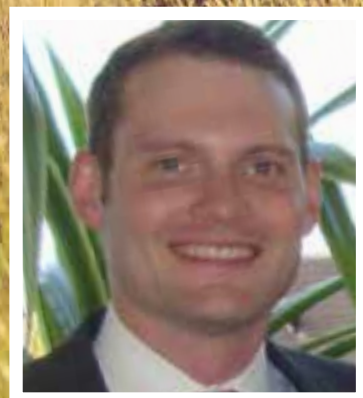
visitors to Roxborough State Park — an easy trail loop that takes you through amazing rock formations. There is also a visitor center to learn the history of the area. This is a perfect place to spend a few hours and see some of Colorado's unique geology.

**In your opinion what is the best restaurant in your area?**

There are many great options and this answer changes often; however, right now we really enjoy the Rockyard Brewing Company in Castle Rock, CO. It has a varied menu and great craft brew beers (give the Redhawk Ale a try). Perfect for a family night out.

**In your opinion what is the best part about living in your area?**

Without a doubt, it is the weather. Nearly 300 days of sun a year with four distinct seasons. You can participate in endless outdoor activities throughout the entire year. Can't beat it!



Will  
Bedford





MONTGOMERY COUNTY, MARYLAND  
Germantown, MD | Independent Appraiser

# Adaptive to Changes

Melanie Irvine | Extraordinary Appraiser

Melanie Irvine was attracted to a career as an appraiser because she saw the possibility of one day running her own business and loved the idea of not being stuck behind a desk from 9-5. A certified appraiser for 14 years now in Montgomery County, MD, Melanie has seen a lot of changes in the industry. She feels her ability to be open-minded to these changes has allowed her to adapt and grow, improving the quality of her appraisal work and her ability to maintain good business relationships with clients.

**What is one place you think no one should go without seeing in your area?**

There are so many different places to visit and things to do in the area. If I were to stick to Montgomery County, Maryland, I would recommend people visiting Glen Echo Park. It is over 100 years old and

has different events going on year round. I would also recommend visiting the Baltimore Inner Harbor and of course, a trip into Washington, DC since we're so close.

**In your opinion what is the best restaurant in your area?**

The best restaurant is hard to pin point as the area is so diverse with many options to choose from. However, one of my favorites in Germantown is Mi Rancho because I LOVE fajitas. Il Pizzico is a great Italian restaurant in Rockville and a great steak can be found at the Capital Grille in Chevy Chase.

**In your opinion what is the best part about living in your area?**

I feel like the best part about living in my area is how diverse and culturally rich it is.



## Melanie Irvine



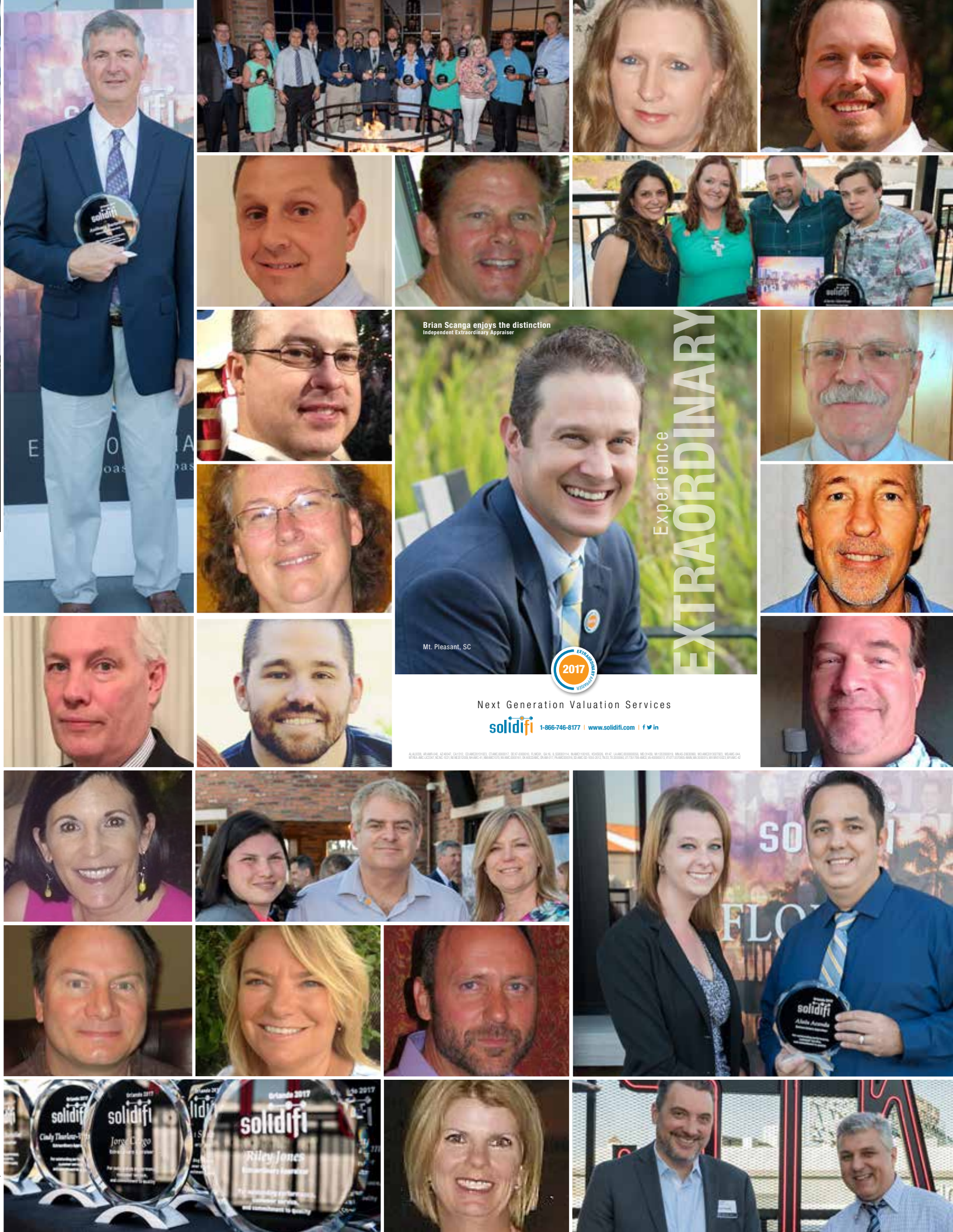


# It's a LIFESTYLE

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 independent panel of 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. }





# Intern to Owner

Steve Kirchofer | Extraordinary Appraiser

In 1990, during his senior year of college, Steve Kirchofer completed a Society of Real Estate Appraisers internship with a commercial appraiser. After graduating from Bradley University with a Bachelor Degree in Finance he moved to the Indianapolis area to work for a local appraisal company. In 1996, he started KVS Appraisal Group, Inc. in Fishers, Indiana, and has been specializing in residential appraising in Fishers, the rest of Hamilton County and Indianapolis ever since. Clients appreciate Steve's dedication, thoroughness and strong analytical skills.

## **What is one place you think no one should go without seeing in your area?**

The Indianapolis Motor Speedway. The Indy 500 is held at the Indianapolis Motor Speedway in Speedway, Indiana located on the west side of Indianapolis. The event is held over Memorial Day weekend and is a tradition which attracts visitors from all over the world. This race typically brings in upwards of 300,000 fans on race day

and is billed as The Greatest Spectacle in Racing.

## **In your opinion what is the best restaurant in your area?**

The Fox Gardin Kitchen & Ale located in Fortville, just minutes from Fishers, Indiana is definitely my favorite and most recommended restaurant.

## **In your opinion what is the best part about living in your area?**

Fishers, Indiana is a northeast suburb of Indianapolis, Indiana. It has grown rapidly in recent decades. Over the years it's been ranked one of the best places to live according to Money Magazine. The amount of growth has been extreme, but yet it still offers a small town feel. There are many attractions such as the Geist Reservoir where you can boat and fish. There is also shopping, a number of Golf Courses and many seasonal activities. In the summer you can catch an outdoor concert at the Klipsch Music Center, hike at one of the many parks or visit a farmers market.

HAMILTON COUNTY, INDIANA  
Fishers, IN | Independent Appraiser



# Steve Kirchofer







BEXAR COUNTY, TEXAS

San Antonio, TX | Independent Appraiser

# A Passion Fulfilled

Jay Rector | Extraordinary Appraiser

Jay Rector had a passion for real estate at an early age and recognized that the appraisal industry offered a way to fulfill it. Jay was fortunate to become a staff appraiser at a lending institution right out of college. He has been an appraiser now for over 31 years. He conducts property assessments in Bexar County, Texas. His enthusiasm for his profession is underscored by his ongoing commitment to broadening his knowledge. Among his accomplishments, he has achieved an Executive MBA, various advanced appraisal designations and experience with municipalities in the right-of-way field.

## **What is one place you think no one should go without seeing in your area?**

I think anyone coming to San Antonio should visit Pearl - a vibrant neighborhood located adjacent to the Riverwalk. In Pearl you can dine at some of the best restaurants in the city, spend time in the diverse collection of shops, attend an

outdoor concert, or enjoy their weekend farmer's market. Pearl is also home to Hotel Emma, which made Conde Nast Traveller's Hot List for 2016 as one of the best new hotels in the world!

## **In your opinion what is the best restaurant in your area?**

There are so many incredible restaurants in this town, but my personal favorite is Boudro's on the Riverwalk. Boudro's is a Texas bistro specializing in steaks and seafood with a great view of the Riverwalk. Their tableside guacamole is something you don't want to miss!

## **In your opinion what is the best part about living in your area?**

The best part of living here is truly having the best of both worlds. You can enjoy that small-town feel of friendly people and laid back living, while having world-class food, fun, and culture just minutes away.



Jay Rector





“In all professions, a high-degree of integrity is desired and preferred, but in appraising it is absolutely critical.”

# alecia MARTINEZ

## Inspiring Others





# By being EXTRAORDINARY, she has inspired others

Alecia Martinez is an appraiser based in Lewisville, Texas where she conducts appraisals of properties in the counties of Denton, Collin, Northern Dallas, and Northeast Tarrant.

“I have been an appraiser since 2004,” Alecia Martinez says. “I got out of the Navy at the end of 2002 and was looking for a profession that would provide career growth and a good income.”

Alecia heard about an opportunity to become an appraisal trainee and emailed the hiring manager right away. She landed the job and hasn’t looked back. She worked as an appraiser for nine years in a corporate environment before opening her own firm in 2013.

## The drivers behind her success

When you ask Alecia Martinez about the key to her success, her answer is multi-faceted.

“No two properties are the same, and there are many factors that have to be considered when appraising. I am a person who is capable of assimilating easily and quickly, which is an attribute that has allowed me to be successful. I am also a very hard worker. Finally, I have an intense focus on customer service. I will do whatever it takes to get the job done without sacrificing quality.”

Above all else, Alecia believes that maintaining a high-level of integrity is a must if one is to be an appraiser.

“Everyone in this country saw the results caused by a lack of integrity within the real estate industry, which was partially to blame for the housing market crash in 2007. Whether we want to admit it or not, appraisers experience pressure in regards to assessing the value of property. In all professions, a high-degree of integrity is desired and preferred, but in appraising it is absolutely critical.”

Alecia’s commitment to her profession and her customers led Solidifi to recognize her as an

Extraordinary Appraiser. It also inspired three people to join her business—her husband, former daughter-in-law and son’s former girlfriend. It seems that all who cross Alecia’s path become motivated to conduct the business of appraising the right way, work hard and succeed in life.

## An appraisal firm that is truly a family affair

John Martinez, Alecia’s husband, reveals what impresses him about his wife, the appraiser.

“Alecia’s work ethic is unmatched. Her integrity is undeniable. Her intelligence is enlightening, and I am constantly amazed by her dedication.”

After working many years in the IT industry, John joined his wife’s company full-time in September 2016.

“I wanted to pursue our goal of building a business together,” explains John. “With my wife’s strong expertise in the field and commitment, I was confident in our future.”

Michelle Langford, Alecia’s former daughter-in-law, left her career as a registered nurse to join Alecia Martinez’s appraisal firm. She too was drawn by Alecia’s strength of character.

“It is hard to narrow down to one thing why working with Alecia is so appealing, but I would say integrity,” says Michelle, “she is very ethical and honest in her practices.”

Even though she has been close to Alecia for a long time, Michelle has found that working alongside her has evoked a new appreciation. “After witnessing her work ethic firsthand, I can honestly say she’s amazing. She is incredible. Becoming a part of her growing business is an opportunity I’m very grateful for.”

Elizabeth Collins became acquainted with Alecia and her family while dating Alecia’s son for a number of years. An Operations Manager for 14 years for one of the nation’s largest Verizon Wireless Authorized Retailers

of cellular devices and services, Elizabeth explains what led her to join Alecia Martinez’s appraisal firm.

“I’ve always known about Alecia’s fierce drive, high level of integrity, and loyalty to team members and clients alike,” explains Elizabeth. “The chance to learn from and grow with such a strong female role model is a blessing. Seeing how she conducts herself every day is a privilege, and motivates me to personally strive for greatness.”

Above all else, Alecia  
believes that maintaining a  
high-level of integrity  
is a must if one is to  
be an appraiser.



## Seeing family as a blessing

For some, working within a family business can have its drawbacks, but Alecia and John see things otherwise.

“We don’t have any office drama. We all know that we are in this together,” points out Alecia.

“I know that Alecia will always support me, and offer me the assistance that I need to be successful,” says John.

In Michelle’s opinion, being part of a family business promotes an atmosphere of teamwork. “I think it is important to have some sort of friendship and compassion for the people you work with — otherwise you don’t make a very good team. When you work with a family member, that part of the equation is already there, the relationships are already built.”

As the newest member to the staff, Elizabeth had this to say about being part of a family business.

“I think one of the biggest advantages is the

openness during the learning process! In a new business environment, there is always that ‘getting to know you’ phase. Even though we’ve always heard ‘there are no stupid questions,’ there is still a layer of reservation when first starting out. However, in a family environment like ours, we have all already made fools of ourselves at one point or another, so we are well past that stage. Questions and ideas are 100% free flowing. It’s fantastic!”

## Solidifi helps expedite the growth plans

Equally fantastic for Alecia Martinez was being recognized as an “Extraordinary Appraiser” by Solidifi.

“I felt honored. I worked as an appraiser in a corporate environment for nine years. It was a lot of hard work with little recognition. There are a lot of great appraisers in the Dallas/Fort Worth areas, so to be recognized as an “Extraordinary Appraiser” meant a lot to me.”

She has also appreciated the work that Solidifi has generated for her firm.

“Solidifi has been very instrumental in the growth of our small business. The steady stream of business we have received from Solidifi has accelerated our expansion. When I first started working with Solidifi, I was told that the organization considers its relationship with its appraisers to be a ‘partnership’. After months of working with Solidifi, it has proven that to be true.”

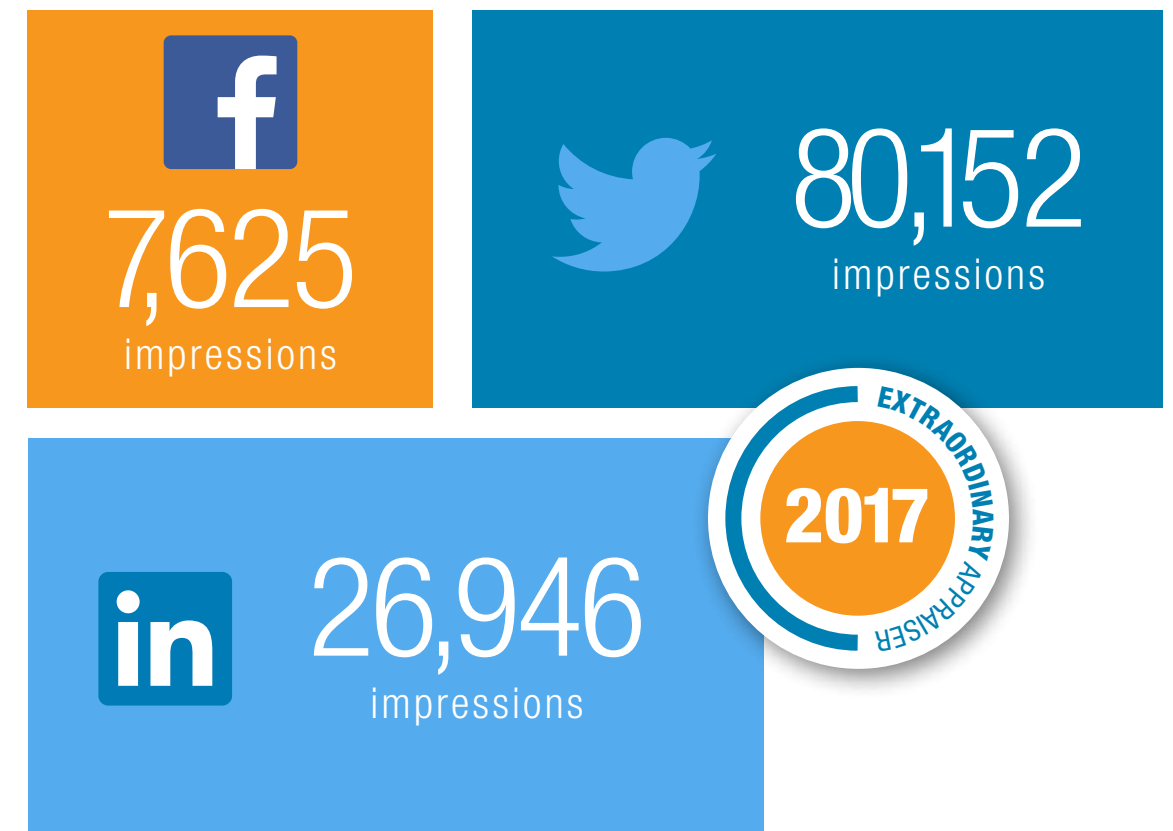




local market trends



#mysolidifi



An entire industry  
WITH EYES ON YOU

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

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

You're Extraordinary. Get noticed.





# A Childhood Fascination

Lanette Sanborn | Extraordinary Appraiser

Lanette Sanborn has been an appraiser in Tarrant County for over 18 years. Like many in her field, an interest in real estate began when she was young; in her case inspired by a childhood fascination for houses. This lifelong interest combined with her dedication and strong work ethic, have allowed her to achieve a successful career and build a thriving business.

## **What is one place you think no one should go without seeing in your area?**

I would have to say the Fort Worth Stockyards due to its history of the cattle industry. There are rodeos, live music/nightlife, museums, dining and western-themed shopping available. If you are there in the late morning or late afternoon, you may even see a longhorn cattle drive going through the streets of the Fort Worth Stockyards. Friday or

Saturday evenings you could even catch a concert at Billy Bob's.

## **In your opinion what is the best restaurant in your area?**

There are so many it is difficult to choose. Due to proximity, we enjoy going to La Hacienda Ranch in Colleyville, TX for tex-mex or a steak. If you are willing to spend a little more, Rafain Brazilian Steakhouse located west of downtown Fort Worth has some wonderful food.

## **In your opinion what is the best part about living in your area?**

The fairly mild winters would have to be at the top of the list. When we do get snow or ice in the winter, it is usually gone in a day or two. Living in a large metropolitan area such as Dallas-Fort Worth, there is rarely a lack of things to do.

# Lanette Sanborn







DENTON COUNTY, TEXAS

Frisco, TX | Independent Appraiser

# Turning It Around

Chris Smith | Extraordinary Appraiser

Chris Smith's family has been involved in various aspects of real estate since he was young. So, in his early 20s, it seemed only natural to follow in the family's footsteps. Chris invested his considerable life savings in the construction of a VA hospital in New Jersey. Unfortunately, the general contractor walked away with every penny. Chris was forced to file for Chapter 11 and start over. Previously, while networking with other real estate investors, he met an appraiser. Chris was intrigued with not only the appraisal process, but the entire business model. He quickly became educated and began work as an appraiser with World Savings. Shortly thereafter he became the top producing appraiser out of 252 appraisers on staff. Chris Smith has been an appraiser for 26 years now,

providing assessments of properties in the counties of Collin and Denton, Texas.

**What is one place you think no one should go without seeing in your area?**

That is simple, the Dallas Museum of Art located in the Arts District of downtown Dallas.

**In your opinion what is the best restaurant in your area?**

La Hacienda Ranch. It is not the fanciest restaurant, but has the best Tex-Mex (especially the beef fajitas) you'll find.

**In your opinion what is the best part about living in your area?**

Of the many great things my top three would be a strong economy, excellent cost of living, and safety.



## Chris Smith



A portrait of Adam Clark, a man with a beard and mustache, smiling. He is wearing a dark suit jacket over a light blue shirt. The background is slightly blurred, showing what appears to be a modern interior with a geometric light fixture.

Adam  
Clark

A portrait of Jon Fornek, a man with short dark hair, looking directly at the camera with a neutral expression. He is wearing a dark suit jacket over a white shirt and a blue tie. The background is a solid dark grey.

Jon  
Fornek

# YOUTHFUL PERSPECTIVES

The next generation of appraisers speak up...

## The Perspective of the Young Appraiser

Anyone familiar with the appraising profession will concede that the majority of practicing appraisers are members of the 50+ age demographic. However, more and more young people are becoming appraisers bringing with them a unique perspective on the profession, its practices and changes they would like to see the industry adopt going forward.

Jon Fornek is an appraiser from Arlington Heights, Illinois. He has been an appraiser for 16 years. He recalls what attracted him to the profession.

*continued >*

“With Solidifi I was able to see the benefits of my hard work by being honored with the distinction of being an **Extraordinary Appraiser**. This led to me being invited to networking events and helped my small company gain positive exposure in the market.”



## The PERSPECTIVE of the Young Appraiser

**M**“My father was an appraiser. I was fascinated by the entrepreneurial element,” Jon remembers. “This was a time where any John Doe could own an appraisal company, volume business from mortgage brokers was easily attainable, and the split-fee appraiser was robust.”

Adam Clark, an appraiser from Boston, Massachusetts has been an appraiser for five years. He explains what inspired him to become an appraiser.

“Growing up I would constantly hear my father talking about real estate. He worked on the lending side. I was attracted to the appraising side because of the independence and the ability to let my hard work and dedication to the craft show through in my appraisal reports. I also liked writing, so it seemed like a good fit.”

### The challenges of the young appraiser

Jon and Adam agree that when they started out as appraisers the biggest challenge was getting lenders to trust them.

“Borrowers would open the door and say, ‘I’m sorry, I just bought some popcorn from the Boy Scout next door.’ I was 21 when I became licensed but didn’t look a day over 16,” reminisces Jon Fornek.

“Starting out the most challenging part of getting established was convincing lenders to let me be a part of ‘The List’ which is how they send out orders,” states Adam Clark. “I met that challenge head on and worked really hard to get reports turned in quickly while also maintaining a high level of accuracy in the reports. I started at a time where it was really busy, and I was able to help out a couple lenders and get reports done that had been lost in the shuffle. This set a good precedent and made them appreciate my help.”

### The advantages of being younger

Despite the challenges, both agree there are some definite advantages to being younger appraisers.

“I feel that being a younger appraiser has allowed me to take advantage of the technology that is available to produce more accurate appraisal reports,” says Adam Clark.

Jon Fornek also feels that being younger gives him a leg up in certain areas. “Younger appraisers seem

more capable of adapting and implementing industry changes, new regulations, and technology.”

Adam Clark agrees, “The appraisal industry is a constantly changing field; it’s essential to be able to change and adapt with the industry that way you don’t get left in the dust.”

### Leveraging technology to gain an edge

Technology plays a big part in the lives of younger people. Naturally appraisers of a younger vintage are quick to incorporate technology as a tool to assist them in doing their jobs. Adam Clarke explains.

“The technology I rely on for work includes many helpful websites for searching neighborhood boundaries, MLS service to look up comparable sales as well as market trends, appraisal software to write the report, I have compiled a list of zoning requirements and I have a laser measuring tool that I use during inspections.”

Jon Fornek is just as keen on leveraging technology. “I wouldn’t be able to do my job without the technology and mobile mechanics I have implemented into my daily routine,” explains Jon. “I employ a six-monitor workstation setup, voice-activated typing assistant, iPad, iPhone, laser measuring device, GPS-navigation system, and a car-mounted GoPro for those not-so-easy comp photos.”

### Advancements they would like to see

Adam and Jon have thoughts on additional technology they would like to see developed to assist them in performing their appraisal tasks.

“The advancement of online aerial photography, maps, and street views should be considered and given more weight,” says Jon Fornek. “The logic behind an appraiser taking an original photograph of each comp causes unnecessary risk to the appraiser. I’ve even been chased down by a homeowner, wielding a baseball bat, accusing me of photographing his young daughter!”

“I would like to develop better mapping systems for when an appraiser is out in the field that way finding the best route to and from comparable sales would not be so arduous,” says Adam Clarke. “Also it would be great to

have a mobile version of MLS software so that an appraiser could search for comparable sales directly after viewing the subject property.”

### Some aspects are the same for all appraisers

Even though they are younger than most appraisers, there are still challenges that Jon and Adam face that are common to appraisers of all ages.

“Maintaining a healthy work/life balance is a never ending battle,” says Jon Fornek.

“The most challenging aspect of being an appraiser is establishing enough business to make it through the slow winter times,” offers Adam Clark.

Just as there are common challenges, the reasons why Jon and Adam enjoy being appraisers are universal to all appraisers.

“I put puzzles together for a living,” Jon states as why he enjoys being an appraiser.

“I enjoy being able to set my own schedule and work at my own pace,” says Adam Clark.

### Advice for the next generation of appraisers

When it comes to offering advice to other young people who are interested in embarking on a career as an appraiser, Jon and Adam have this advice to share.

“Arrange a mentoring agreement,” Jon Fornek says. “Ask your friends and family if they know anyone who is an appraiser.”

“Once you find an appraiser who is willing to take you on, start from the bottom and work your way up,” Adam Clark says. “Start by making appointments and doing the clerical work. If you like the work, take the next step i.e. sign up for the state-required courses to become a licensed trainee appraiser and get the process rolling. And remember: no one is going to take the steps for you; you need to be really ambitious and always keep your eyes on the light at the end of the tunnel. Being a trainee is not an easy process, but it is a means to an end.”

### Advice for lenders and AMCs

Jon and Adam also have some thoughts to share with lenders and AMCs.

“The advice I would have for lenders and AMCs would be to give the young generation a chance, the appraisal board makes it hard enough to become a certified residential real estate appraiser

there is no need for lenders/AMCs to turn appraisers down from joining their list because they don’t have enough years of experience,” says Adam Clark. “I would say if you have a question about an appraiser lacking experience, make them send in sample appraisals that they have completed to show they are competent in this area and then make your judgement about the appraiser.”

Jon Fornek has this to offer. “Implement more designations in regards to quality such as the Extraordinary Appraiser. Reward quality and performance with volume. Lastly, accept appraisals performed by an apprentice under the guidance of a supervisory appraiser (not inspecting the subject property).”

### The role Solidifi has played in their success

Ambition, drive and a commitment to producing top-quality reports have been key factors in the success of both Jon Fornek and Adam Clark. They feel that being a part of the Solidifi network has played an important role too.

“Being a part of Solidifi’s network has helped drastically accelerate my success as an appraiser,” states Adam Clark. “With Solidifi I was able to see the benefits of my hard work by being honored with the distinction of being an Extraordinary Appraiser. This led to me being invited to networking events and helped my small company gain positive exposure in the market.”

Jon Fornek concurs with Adam. “Before Solidifi, my clients were faceless, mostly general email addresses to various AMCs. The partnership formed between Solidifi and myself has been invaluable. Sean Rafferty, my regional manager, assists my efficiency with strategic order assigning. His communication skills, together with his dedication, enable and motivate me to perform at an optimal level on a daily basis. I have reinvented myself as an appraiser since joining Solidifi.”





# Follow Your Instincts

Nicholas Young | Extraordinary Appraiser

Nicholas Young always had an interest in real estate and when he first heard of the appraising profession he was instantly intrigued. He followed his instincts and has been an appraiser for 14 years now, providing assessments of properties in Macomb and Oakland, MI. His clients appreciate the accuracy and timeliness of his work as well as his commitment to meeting the turn times no matter what his workload.

## **What is one place you think no one should go without seeing in your area?**

There are many places that I consider beautiful in my area, but Stony Creek Metro Park takes the cake. The park has so much to offer for all four seasons. It contains 4000+ acres that includes boating, fishing, biking, running, cross country skiing, snow shoeing, sledding and most importantly golfing! I belong to a golf league at Stony Creek and it is a top notch course. Stony Creek Metro Park offers something for everyone when it comes to the outdoor life.

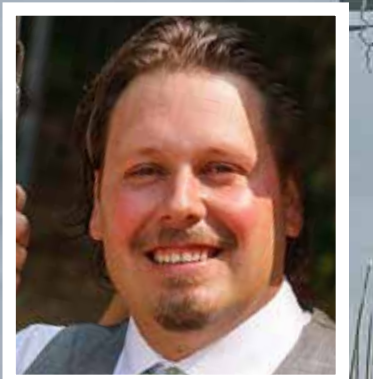
## **In your opinion what is the best restaurant in your area?**

If you're looking for simple then Shamrock Pub is the place to go. It has the very best "simple" cheeseburger. There are other places that claim to have a better burger, but in my opinion Shamrock Pub has the best around!

## **In your opinion what is the best part about living in your area?**

The best part about living in my area is that it's my hometown. I grew up in this area and I intend on staying here. There is so much to offer! Detroit is only a 25 minute drive to catch all of my favorite sports teams. If I'm not attending sporting events I may be golfing with friends at one of many golf courses in the area. Those are two fun things to do in the area, but I could name about 100. Last, but not least, I plan on raising my expected child in my hometown to experience the same things I did as a kid. It's a family friendly area that I expect my family to live in for years to come!

# Nicholas Young







MARICOPA COUNTY, ARIZONA  
Phoenix, AZ | Independent Appraiser

# The Language of Appraising

William Growney | Extraordinary Appraiser

When William Growney, an appraiser in Maricopa County, first learned what was involved with being a real estate appraiser he knew right away that he would enjoy the task of solving a different challenge with each assignment. 15 years later he still enjoys it. William is also committed to ongoing education as evident by the advanced degrees he has earned in management and languages, which have further developed his writing skills and his ability to communicate in brief and concise terms when producing property reports.

**What is one place you think no one should go without seeing in your area?**

Without a doubt the Taliesin West, owned by the Frank Lloyd Wright Foundation,

is the first place I send visitors. It is a national historic landmark established in 1937, nestled in the desert foothills of the McDowell Mountains outside of Scottsdale, AZ. The Musical Instrument Museum (MIM) however, is a close second.

**In your opinion what is the best restaurant in your area?**

The best restaurant is Cartwright's Sonoran Ranch House, in Cave Creek.

**In your opinion what is the best part about living in your area?**

The best thing about living here is the warm winter weather. It was 72 today, and not a cloud in the sky.



## William Growney





## Extraordinary **APPRAISER** Reception

# ORLANDO

### Solidifi does Disney

For all of Walt Disney's monumental accomplishments, he never strayed from one rule: always strive for excellence. It was that dedication that allowed him to transform the world with a simple drawing of a mouse.

Like Disney, Extraordinary Appraisers are passionate entrepreneurs who are driven to succeed. And that deserves to be celebrated. So on March 18th, we took Disney's words to heart and invited those who are Extraordinary to join us, along with key partners and their fellow appraisers, for an evening honoring their accomplishments on the first night of Valuation Expo 2017. The venue? STK Steakhouse in the heart of Disney Springs in Orlando, Florida.



*continued >*





# ValExpo

## ORLANDO

Caribe Royale Resort

...ORLANDO EXTRAORDINARY APPRAISER RECEPTION *continued*

Over 100 Solidifiers made the journey, including 30 Extraordinary Appraisers from all over the nation. In a true testament to their commitment, not even two separate accidents on the highway that slowed the I4 to a crawl could keep people away.

The evening played out like a Hollywood gala. Cocktails were served and delicious hors d'oeuvres enjoyed while photographers captured excited Extraordinary Appraisers as they made their way onto a private patio, where they were greeted by an excited Solidifi staff and received their awards.

Orlando also marked a first for the Extraordinary Appraiser program. As the designation continues to grow, we wanted a way to honor a rising star – someone who not only exemplifies what it means to be Extraordinary, but keeps pushing

themselves to new heights. That's why at this event we awarded the first ever Solidifi Star Award to Brian Scanga of South Carolina for demonstrating outstanding performance, loyalty, and industry-leading commitment to quality. Reaching this level is no easy feat. To even be considered an Extraordinary Appraiser, one must show superior quality reporting across over 40 different metrics and other variables against the tens of thousands of individuals on the Solidifi panel. The Star Award is reserved for those who go even beyond that.

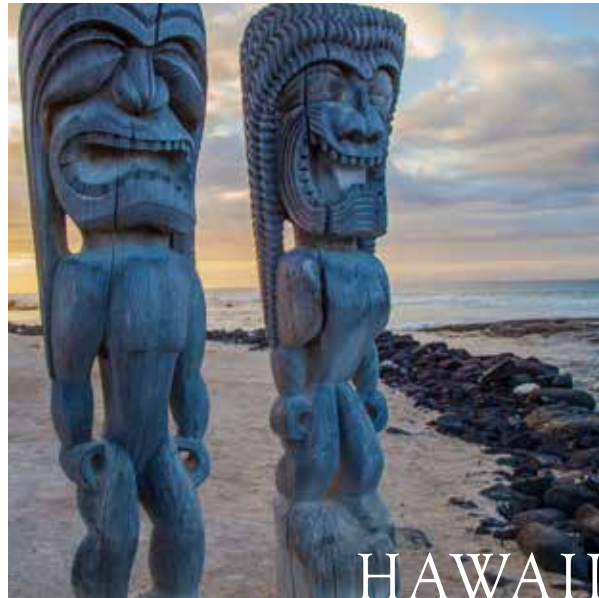
Congratulations to Brian as well as each and every Extraordinary Appraiser on all their accomplishments, and thank you for joining us. We hope to see you many more times in the future.



“Whatever you do, do it well. Do it so well that when people see you do it, they will want to come back and see you do it again.”







HAWAII



CONNECTICUT



MISSOURI

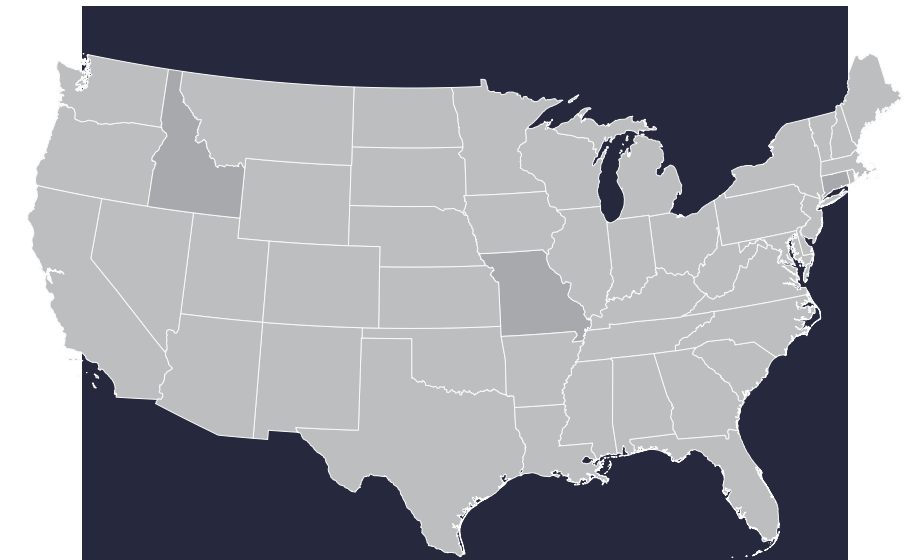


IDAHO

# ES

## FEATURED STATES

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







Wooden historical Hawaiian statues on Big Island, Hawaii



# Hawaii

{ the islands of Aloha }

Population	1,428,557
Population increase over 5 years	5.0%
Housing units	532,455
Building permits	5,422
Average people per household	3.02
Mean travel time to work (minutes)	26.8
Mean household income	\$69,515
Total employer establishments	31,801
Population per square mile	211.8
Land area (miles)	6,422.63





# Hawaii



Athena Coughlin is honest and well-reasoned. That is one of the reasons why she became a licensed appraiser in 2007. Her clients in Honolulu and the island of Oahu appreciate her commitment to research, her strong analytical skills and her familiarity with the area having been a resident of Honolulu for over 23 years.

## KAKAAKO AN UGLY DUCKLING NO MORE

Kakaako, once considered the ugly duckling of urban Honolulu, has had more than 40 projects and \$200 million worth of infrastructure improvements completed since 1988. One of the latest developments here is the state's half billion dollar, transit-orientated development called 690 Pohukaina. This area will feature the state's tallest building. The 650-foot structure will include hotel rooms, market price condos, offices, and street level shops. Construction of the development and its 1,000 new housing units, half of them affordable, is projected to generate 1,500 jobs over the next seven years. Looking at the overall marketplace, the year-over-year median sale price was up almost 8% in February 2017 to \$755,000 vs. \$700,000 in February 2016.

**Athena Coughlin** | Extraordinary Appraiser | Honolulu, HI



Abbe Boon Brustin enjoyed a successful career as an art director/graphic designer in the children's educational book publishing industry. When the industry underwent a paradigm shift, Abbe decided it was time to reinvent herself. She wasn't sure what she wanted to do next until one day she was having her home appraised. She found herself asking the appraiser a lot of questions. The more she learned, the more she felt that this was the new career direction she was looking for. The appraiser became her mentor and in 2000 she became a certified appraiser. Abbe's detail-oriented nature and commitment to thorough due diligence has allowed her to enjoy a successful appraisal career for over a decade and a half.

## DEVELOPERS NOT TAKING A HOLIDAY IN HAWAII

Hawaii is bustling with construction. For example, there are two new developments now underway. Ainamalu, in Waikola, features approximately 410 homes/condos that are completely off the grid. These dwellings will be powered by photovoltaic electricity during the day and Sony battery backups during the night. Brookfield Residential HI has restarted Holua Kai, in Kailu Kona. It will be an oceanfront community of single-family homes. Also, The Shores @ Kohanaiki, a luxury resort that includes a 70,000 sq. ft. amenities center, continues to expand with new homes and condos being built. This additional construction was partially inspired by the widening of the Queen Kaahumanu Highway which is doubling to two lanes in each direction. All of this activity has had an influence on the median sale price in North Kona. Year over year it has increased almost 6% to \$585,000 in February 2017 vs. \$552,000 in February 2016.

**Abbe Boon Brustin** | Extraordinary Appraiser | Kailua Kona, HI

## did you KNOW?

- Hawaii is the only US state with a tropical rain forest
- Hawaii is the only US state made up entirely of islands. It is composed of 132 islands — eight main islands and 124 islets, reefs, and shoals.
- The Big Island (Hawaii Island) is getting bigger by about 42 acres each year because of the continuous eruption of the Kilauea Volcano. It's been erupting for 30 years.
- Hawaii is one of four US states that have outlawed billboards (The others are Alaska, Maine and Vermont)
- By law, no building on Kauai is allowed to be built taller than a palm tree.

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It's hard not to daydream about an oceanfront vacation as the orders flow in for the currently hot market of Honolulu region. This region of Hawaii (covering all of Oahu) is showing strong growth and little signs of stopping. The myriad of options range from new construction of \$30mm penthouses in the Kakaao neighborhood of Honolulu to beach front estates in Kahala to established family neighborhoods that have been lovingly cared for in Mililani and beyond.

There are several construction projects on the horizon, bringing growth and new jobs to the area. The Kaala Highlands, a 25 home project in Wahiawa, will be started this year, as will the development behind the Kaala Highlands in Kailua inside the Enchanted Lakes Division by the Greene Waters Group – to name a few. Projections show both home and condo sales increasing 5% in 2017 as well as prices increasing 5% and 8% (\$770k and \$420k respectively). In luxury real estate, home sales increased 24% in February and the median price on these homes was \$2,159,000, up 23% from \$1,750,000 a year prior.

This growth and volume is keeping two of our Extraordinary Appraisers, Athena Coughlin and Abbe Boon Brustin, quite busy. Athena has been a go-to appraiser for me. To go along with her 1000 QC score, Athena boasts a 100% on time delivery while having the Islands best TAT at 2.3. Athena is willing to tackle whatever I throw her way and does so with a true Aloha attitude.

On the Big Island of Hawaii, Abbe Boon is there to get any appraisal done. Abbe routinely has the lowest TAT on the island to go with her 100% on time delivery and impeccable QC score. Abbe never hesitates to call with a tough question or just to have a quick chat. We have formed a great working partnership that will continue for many years to come.

99

**David Adamcysk** | Solidifi Regional Manager







Restaurant in Mystic, Connecticut

# Connecticut

{ full of surprises }

Population	3,576,452
Population increase over 5 years	0.1%
Housing units	1,487,891
Building permits	6,077
Average people per household	2.57
Mean travel time to work (minutes)	25.4
Mean household income	70,331
Total employer establishments	88,555
Population per square mile	738.1
Land area (miles)	4,842.36





# Connecticut



Colin Chilson's entire 40-year career has been in the real estate industry; from retail leasing to real estate development to residential real estate appraisals. After the crash in 1987-88 Colin began to search for a career outside of the real estate development arena. At the time his sister-in-law was working for a large commercial real estate appraisal company in Arizona. She suggested that Colin look into the appraisal industry. Colin's initial goal was to become a commercial appraiser but after the phenomenal growth in the residential side of the business Colin chose to go in that direction. He has been a residential appraiser in Fairfield, Connecticut for over 25 years.

## NUMBER OF ENTRY-LEVEL BUYERS JUMPS IN CONNECTICUT

Norwalk, Connecticut-based Emcor, a company that manages building mechanical systems, recently added 2,000 jobs which should impact the local real estate market. Meanwhile, Stamford, Connecticut-based BLT recently sold its mixed-use Harbor Point buildings for \$400 Million and continues the next wave of development with a complex under construction at the corner of Washington Blvd. and Atlantic St. and a proposed 218-unit apartment building on Southfield Ave. Despite the faster-moving market the luxury median sale price, representing the top 10% of all sales, fell 15% in February 2017 to \$1.7 million over the same period last year. The decline in high-end market price indicators was largely attributed to the overall shift in the residential housing mix to entry-level and mid-tier dwellings.

**Colin Chilson** | Extraordinary Appraiser | Fairfield, CT



Kurt Stoffel was looking to get into the real estate industry without being in sales. He also wanted to work from home and own his own business so he could spend more time with his family. With a background in finance and high-end residential construction sales, Kurt is able to read blueprints and possesses a strong understanding of the cost of home improvements which is invaluable to him as an appraiser. Kurt has been an appraiser in Fairfield County, Connecticut and Westchester County, New York for over 14 years.

## PLANNED DEVELOPMENTS DOMINATE IN FAIRFIELD COUNTY

There is limited new construction in the area. It is mainly focused on planned developments and condos with amenities such as a pool, tennis courts and a clubhouse. New construction homes are typically built on single-lot sites and not subdivisions. These homes vary significantly in price point, quality and amenities as the homes in Fairfield County can range from \$310,000 to \$1,575,000. Year-over-year the median sale price for the area increased slightly (2%) to \$453,000 in January 2017 vs. \$444,000 in January 2016. Seasonal factors came into play in February 2017 which explains why home sales were down to 627 vs. 899 in December 2016 and the average days on market increased to 97 days from 87 days in December.

**Kurt Stoffel** | Extraordinary Appraiser | Fairfield, CT

## did you KNOW?

- Connecticut is home to the oldest U.S. newspaper still being published: The Hartford Courant, established in 1764.
- Connecticut is home to the first hamburger (1895), Polaroid camera (1934), helicopter (1939), and color television (1948).
- The first automobile law was passed by the state of CT in 1901. The speed limit was set at 12 miles per hour.

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Fairfield County is one of the busiest counties in the state with a wide range of market values spanning from \$100,000 to \$20,000,000. We work with a number of field agents that specialize in this wide range of properties including large estates, water front homes, and high-dollar properties in general. This market is not entirely on one MLS system. Towns such as Greenwich, New Canaan, and Darien all have their own MLS system utilizing FlexMLS.

Our top Extraordinary Appraisers have access to all of these services.

Colin Chilson and Kurt Stoffel, currently Extraordinary Appraisers, have been partners with Solidifi since 2015. I have developed a strong partnership with these appraisers who are huge assets to Solidifi when it comes to consistency in producing quality reports and delivering to our clients on time, as promised.

Colin and Kurt are geographically competent and their expertise in the field allows me to grow as a Manager in this region, especially in understanding the diversity of the market. Our relationship is built upon transparency, which has led to the respect and partnership that we have today. This is especially appreciated during market fluctuations when I know, in any emergency, they will step up to the plate. The communication that I have with these two, and others, is extremely critical in the life cycle of the orders from start to finish, as this helps Solidifi drive our program and in return expand our partners' portfolio.

I am proud to nominate Extraordinary Appraisers like Colin and Kurt, who's hard work clearly makes them deserving of this distinction. They are an integral part of the strong foundation of this region as they continue to represent the vision of our company.

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**Maria Montes** | Solidifi Regional Manager







The Kansas City Scout overlooking  
Kansas City at sunrise



# Missouri

{ the show me state }

Population	6,093,000
Population increase over 5 years	1.7%
Housing units	2,746,599
Building permits	18,344
Average people per household	2.48
Mean travel time to work (minutes)	23.2
Mean household income	\$48,173
Total employer establishments	153,945
Population per square mile	87.1
Land area (miles)	68,741.52





# Missouri



An appraiser for 20 years in St. Charles County, Missouri, Joan Edwards worked in lending for a number of years prior to becoming an appraiser. She made the transition to being an appraiser because the flexibility and the rewards that come with owning your own business appealed to her. With her lending background Joan feels she offers her clients a well-rounded perspective. Clients also appreciate her depth of expertise and superior analytical skills.

## TECH INDUSTRY DRIVES HOME PRICES UP IN ST. LOUIS

Microsoft Corp. has announced plans to open a new regional headquarters in 2018 in the Cortex Innovation Community as the technology scene continues to boom. The Community is a hub of innovation and technology for the Midwest. Meanwhile, St. Charles County continues to be active with new construction of single-family homes especially in O'Fallon and Wentzville. Homes have been selling quickly all over the St. Louis area for the past 12 months; typically under 90 days and in many cases over the asking prices. Year-over-year the median sale price in St. Charles County increased 6% in February 2017 to \$211,375 vs. \$199,500 in February 2016.

**Joan Edwards** | Extraordinary Appraiser | St. Louis, MI



Linden McDonald always enjoyed seeing different homes so when a friend introduced him to the field of appraising, Linden was both fascinated and excited. He knew it was the profession for him. Linden has been an appraiser for eight years now in Kansas City, Missouri. To conduct property assessments and produce reports, Linden draws on his past experience working on construction projects for his dad as well as having been a retail manager. Linden also believes strongly in providing excellent customer service, honoring promises and the importance of team work.

## MEDIAN SALE PRICE HITS DOUBLE DIGITS IN KANSAS CITY

One of the county's claims to fame is that both of the 2016 Presidential candidates have homes in Westchester. Year-over-year the median sale price in Westchester was more or less unchanged, dropping ever so slightly to \$620,500 in December 2016 vs. \$621,750 in December 2015. Homes sales in December were down slightly to 461 vs. 483 homes in October. At approximately 90 days, the average days on market is typical for this time of year.

**Linden McDonald** | Extraordinary Appraiser | Kansas City, MI

## did you KNOW?

- The most destructive tornado on record occurred in Annapolis. In 3 hours, it tore through the town on March 18, 1925 leaving 823 people dead and almost 3,000 injured.
- At the St. Louis World's Fair in 1904, Richard Blechyden, served tea with ice and invented iced tea. Also at the fair in the same year, the ice cream cone was invented by an ice cream vendor who ran out of cups and asked a waffle vendor to help by rolling up waffles to hold ice cream.
- Warsaw holds the state record for the lowest temperature of  $-40^{\circ}$  on February 13 1905. It also holds the state record for the highest temperature,  $118^{\circ}$  on July 14, 1954.



Here is a rough landscape of the Missouri real estate and housing market. The top ten highest appreciating MO cities since 2000 are Fort Leonard Wood, Hale, Mercer, Luray, Knox City, New Hampton, Bucklin, Maitland, Queen City and Eminence.

38.4% of home prices are between \$109 000 and \$219 000 with a median home value of \$143 239. Roughly 42.6% of homes in Missouri were built between 1970 and 1999, with only 15.6% erected after 2000. Around 70% of all homes are single-family, with the next popular being apartment complexes sitting at roughly 12%. Nearly half of all Missouri homes are 3 bedroom and 65% of the Missourians are home owners, not renters.

As the Missouri real estate market ebbs and flows with the seasons, it's important to have appraisers with the skills and dedication to grow with the demands of the area. Though there are times when the area can be a handful, with skilled Solidifi appraisers on-hand, no task is too difficult.

Joan Edwards in St. Louis and Linden McDonald in Kansas City are always ready to assist me no matter what the assignments call for. Sometimes, this could mean working longer hours or spending time away from their families to complete complex orders, but the work ethic shared by these two appraisers knows no bounds. They consistently go above and beyond the call of duty to ensure the orders were not just completed, but up to a higher standard. Both Joan and Linden continue to drive performance across the market. There's no doubt our partnership will continue to flourish.



**Nirosh Jayakumar** | Solidifi Regional Manager







Stanley Idaho fence,  
Sawtooth Mountains



# Idaho

{ famous potatoes }

Population	1,683,140
Population increase over 5 years	7.4%
Housing units	692,493
Building permits	9,954
Average people per household	2.69
Mean travel time to work (minutes)	20.2
Mean household income	\$47,583
Total employer establishments	43,816
Population per square mile	19.0
Land area (miles)	82,643.12





# Idaho

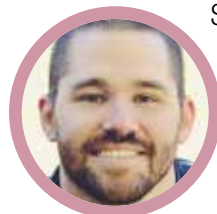


Aaron Dittman has been an appraiser in Boise, Idaho for over 12 years. A marketing graduate who began his career in sales, Aaron was drawn to the appraisal profession for a number of reasons; self-employment, freedom of schedule and the ability to work around a busy lifestyle. Aaron was also attracted to appraising because of the opportunity it presented to generate a solid income based on performance. Aaron credits his success as an appraiser to his self-motivation and willingness to work whatever hours necessary to complete assignments on time and accurately.

## BUYERS PAYING OVER LIST PRICE IN BOISE

Currently there are a large number of new, larger developments being built out in the Meridian and Eagle areas of Boise. With a shortage of active listings on the market we are seeing buyers willing to pay above current listing price for properties. As a result, property values have been trending upwards lately although they still haven't reached the level they were at a year ago. This February the median sale price was \$239,000 vs. \$249,950 in February 2016. Looking at the month over month numbers, more homes sold in February (558) vs. January (503), the number of homes that came to market more than doubled to 387 in February vs. 173 in January, and the average days on market dropped to two days compared to eight days in January.

**Aaron Dittman** | Extraordinary Appraiser | Boise, ID



Sam Bell, an appraiser for over 11 years in Idaho, enjoys his profession because he gets to meet new people every day and see a wide variety of homes and locations which keeps the job fresh. Sam comes from a computer programming background and as such, has been an early adopter of technological developments that have enhanced his ability to conduct property evaluations. He is still astonished when he comes across appraisers who use the old tape measure rather than a laser. Sam's clients appreciate his integrity, strong work ethic and ability to deliver quality reports on a consistent, timely basis.

## FBI EXPANSION MAKES THE CASE FOR MORE HOMES

The FBI office in Pocatello is expanding, and we are experiencing the first wave of new employees coming to the area. At this time there are more jobs than there are homes on the market. As a result, builders are scrambling to meet the need. Many small towns are experiencing an increase in new construction. Whatever people are looking for — whether it's acreage, views, or proximity to recreational opportunities--there is a town that fits the bill. This new demand has yet to have an impact on the median sale price. For example, last February in Idaho Falls the median sale price was \$150,000. A year later it has increased less than one percent to \$155,000.

**Sam Bell** | Extraordinary Appraiser | Idaho Falls, ID

## did you KNOW?

- The economy of Idaho City originally developed around gold mining in the 1860s.
- Hell's Canyon is the deepest gorge in America.
- Soda Springs boasts the largest man-made geyser in the world.
- Sun Valley is recognized as the home of America's first destination ski resort.
- President Theodore Roosevelt established the Caribou National Forest in 1907. The area now covers more than 1 million acres in southeast Idaho.



“

In recent years, Idaho has expanded its commercial base as a tourism and agricultural state to include the industries of science and technology. Both these industries have become Idaho's largest economic center, responsible for over 25% of the state's total revenue, greater than that of agriculture, forestry and mining combined. As a result, the state's population grew by more than 28% from 1990 to 2000, and then by more than 20% from 2000 to 2010. This immense growth has not only positively impacted the state's economy, but has fueled Idaho's housing boom as well.

Aaron Dittman has really stood out from the pack in almost every way since coming onto our panel. Whenever I need to rely on someone for an excellent and quick appraisal in Gem, Valley, or Washington counties, he's always the first one I look to. His near perfect statistics only prove what I already knew, that Aaron truly is Extraordinary.

Sam Bell has been a stalwart on this panel since before I took it over nearly two years ago. In the past year he has completed nearly twice as many appraisals than the next appraiser in his market area, and he typically does them in half the time. With a perfect QC score and a perfect on-time record over the past 12 months, I always know I'm going to get top quality appraisals delivered on time when I am dealing with Sam.

”

**Cory Woelffel** | Solidifi Regional Manager



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.

{ COLLABORATORS }

{ AMBITIOUS }

{ TRANSPARENCY }

{ PASSIONATE }

{ LEADERS }

{ SMART }

{ INNOVATORS }

HQ BUFFALO, NY

{ inside Solidifi }

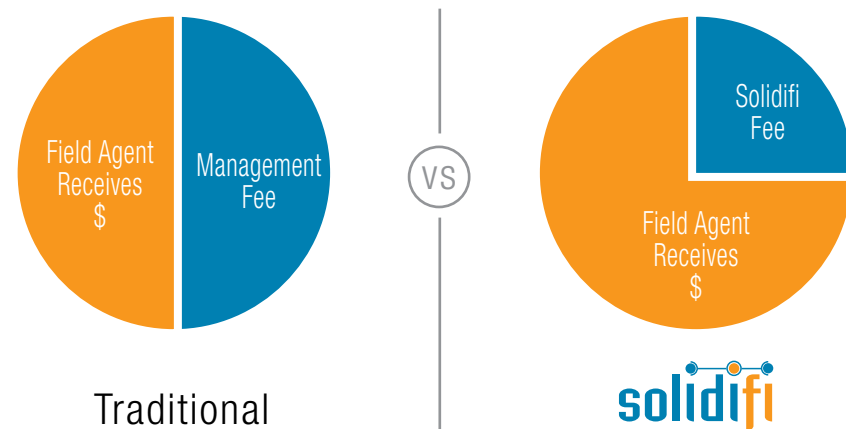
{ our culture is everything }



# Experience the DIFFERENCE

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

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



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

## The new standard in accountability... THE PERFORMAX SCORECARD

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%	85.6%
New Recruit	5	22	0	10%	10.4%

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

Summary

Detailed

## Region Based Field Agent Panel Management and Assignment





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

a full suite of  
**mortgage products**

and a **superior**  
platform and approach

{ **WHY LOOK ANYWHERE ELSE?** }

{ **products** }

#### RESIDENTIAL APPRAISER PRODUCTS

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

#### RESIDENTIAL BROKER PRODUCTS

Interior Broker Price Opinion
Exterior Broker Price Opinion
Property Condition Report



Humbled by your  
**KIND WORDS**

“

I have done lots of work for your company, and have never encountered any problems.  
I value your trust in my work, and I appreciate your continued business!

**Jacqueline S Weed** | MD

I have high respect for their integrity and how they  
handle themselves in a businesslike manner.

**Otis G Adams** | CA

Everyone at Solidifi that I have ever dealt with has always been so friendly and  
helpful. I love my regional manger Victoria Iachetta, and look forward to keeping  
this wonderful working relationship with Solidifi in the future.

**Melanie J Van Pelt** | CA

Highly responsive to appraisers needs in  
terms of reports and delays from clients.

**Godwin Umeh** | MD

Working with Mathew Schmidt my representative in the area has changed my  
opinion of AMCs. It is personal and I feel as if I have someone that A. understands  
the business and B. Is professional in every sense of the word.

**Mike K Wilde** | TX

Feel part of a team and not alienated as an  
appraiser. Very good work for a tough job.

**Jarrate D Spady** | WA

I really like the people I deal with, and have heard  
that from other clients of theirs as well.

**Elizabeth Jane Moylan** | WA

Staff in the office are on top of everything and understand the daily road blocks  
and complications that gathering pertinent information can present. We very  
much enjoy doing business with Solidifi.

**Troy Edwards** | FL

”





# SOLIDIFI GIVES BACK

It all started with a food drive...

Solidifiers are like no other. They are driven, passionate, and caring – a group that looks to set a positive example for others to follow, with an attitude that spills out of the boardroom and into the community. The talented people who make up Solidifi’s network are always looking for ways to not only improve themselves, but to show their appreciation for those around them. The 2016 holiday season was another perfect opportunity to give back.

For the last several years, Solidifi has worked with local charities to support those in need. This year, we partnered with the Food Bank of Western New York, hosting a canned food drive for the month of December. The goal was simple: split into teams for some friendly competition, and collect as many non-perishable canned food items as possible. At the end of the month, the team with the most items would be declared the winner, with the entire haul being donated to the food bank.

WITH THAT IN MIND,  
SOLIDIFIERS WENT TO WORK.

Pushed by passion, they sought out every canned item they could find. They raided their pantries and kitchen cupboards. They asked family

members to pitch in. Some even went to local grocery stores, purchasing more items to bring in when there was nothing left at home. Slowly, steadily, the donations grew, with more and more items filling up unused office space. The famous Solidifi drive to succeed had taken over.

By the end of the month, final results were staggering. In a tremendous showing of community support, thousands upon thousands of canned food items were ready to be donated to the Food Bank of Western New York. It was an exceptional job well done, and it did a lot of good for countless families.

But the giving didn’t stop there. Along with the charitable food drive near Solidifi’s home office in Buffalo, the company wanted to do more. That’s why the company selected four Extraordinary Appraisers in different locations across the United States, who then sought out great causes in their local communities that Solidifi could support as well. With the help of these Extraordinary Appraisers, this year’s charity efforts are one of our most successful to date. We could not be prouder.





**BRIAN SCANGA**  
Extraordinary Appraiser  
MT. PLEASANT, SC

When Solidifi approached me with the details of their charitable food drive and asked that I select a local charity to be the beneficiary of the proceeds the first person I asked was my wife. As an elementary teacher in the Charleston County School District she and her colleagues see first hand how the local charities impact the people of Charleston. It was through those experiences that I arrived at the Lowcountry Food Bank. There was an immediate synergy between what Solidifi was doing with their food drive in Buffalo and what the amazing people at the Lowcountry Food Bank do on a daily basis that directly impacts the lives of people in Charleston. Their generous donation will provide 7,500 meals to Charleston area families in need. The people of Charleston and the Lowcountry have a rich history of philanthropy and it was an absolute honor to be a part of that thanks to Solidifi.

**Lowcountry Food Bank**  
[www.lowcountryfoodbank.org](http://www.lowcountryfoodbank.org)



**DAVID ROTH**  
Extraordinary Appraiser  
PHOENIX, AZ

Phoenix Children's Hospital has a great reputation around all of Arizona as one of the best facilities available to specifically treat children in need. They have many wonderful programs for the children in their care that helps improve the day to day life of the kids. The staff there are very dedicated to helping children and their families through difficult times. It was not a hard choice for me to pick Phoenix Children's Hospital as a worthy charity to donate to. Their stellar reputation and honorable mission makes them stand out among the crowd. I am very happy to be able to help them in any way possible.

**Phoenix Children's  
Hospital Foundation**  
[www.phoenixchildrensfoundation.org](http://www.phoenixchildrensfoundation.org)



**STANLEY TECZA**  
Extraordinary Appraiser  
MIDDLE VILLAGE, NY

I was referred to the Icahn School of Medicine by a close friend. In the Genome and Genetic Sciences department, geneticists and counsellors specialize in the screening, diagnosis, treatment, and counselling of patients who have or are at risk of having genetic diseases, birth defects, or cancer risks.

What is especially important to me is the research they are doing into catching genetic diseases in fetuses and new born babies. They have many support programs for families to help them with the challenges they all will face living with their disease.

I'm grateful that Solidifi is able to donate to a cause that has such a positive impact on so many families.

**Mount Sinai  
School of Medicine  
(Genetics & Genome Dept.)**  
[www.ichn.mssm.edu](http://www.ichn.mssm.edu)



**KIM O'DONNELL**  
Extraordinary Appraiser  
NEWTON, PA

When I heard Solidifi wanted to contribute to an appraiser's charity of choice, I thought, this company has a tenacious desire to do the right thing on many levels, not just appraising, which makes it an honor to be affiliated with them. The charity I selected for their contribution was AGA, a rescue in Atlanta, Georgia. AGA is one of the largest 100% non-profit organizations in our country helping animals that have been neglected and abused. As a child I saw an extreme form of animal abuse in my own home, which is why choosing this charity is quite personal. Far too many people don't realize that animals do not have a voice, but they certainly have feelings. I'd like to share that Oxford University, an Ivy League college, has done interdisciplinary research showing animals have a full range of emotions, including fear, joy, happiness, shame, embarrassment, and many others. So, the question is not how does it make me feel that Solidifi has contributed financially to this organization but how has it made the animals feel? And for that, I am eternally grateful.

**Adopt a Golden  
Atlanta Inc.**  
[www.adoptagoldenatlanta.com](http://www.adoptagoldenatlanta.com)





COLLIN COUNTY, TEXAS

McKinney, TX | Independent Appraiser

# Building a Career

Brian Jarrard | Extraordinary Appraiser

Brian Jarrard's grandfather was a builder; as a result, he has been around home construction and real estate all his life. Is it any wonder then that when it came time to pick a career direction, Brian chose the appraisal profession? Brian has been a certified appraiser in Collin County, Texas for 18 years now. He enjoys keeping track of local trends and staying on top of what buyers are considering when they are making their home purchase decision. Another thing Brian appreciates is the many relationships he has formed with local appraisers and agents; he values their friendships and the market insights they share with one another.

**What is one place you think no one should go without seeing in your area?**

No person should miss the Downtown McKinney square. This area is a vibrant historic downtown scene with new shops, dining, art galleries, and more. This place has something for everyone, from young to old, and hip to square. It has a modern flare with new trendy shops combined

with the proud history of the area and its stately buildings. Downtown McKinney hosts many fun events all year long where people can gather and feel like one big extended family.

**In your opinion what is the best restaurant in your area?**

Three Stacks BBQ: This place is hands down one of the best smokehouses in Texas. I have sampled a lot of BBQ and this one gets my vote.

**In your opinion what is the best part about living in your area?**

The best thing about my area is the family-friendly environment. It has that old nostalgic feeling that I believe is what people mean when they say, "back when times were better". We live in an area with a strong, prosperous local economy, family-friendly events, wonderful schools, and overall a fantastic quality of life. It is for these reasons and more that McKinney, Texas has been one of the fastest growing cities in America.



Brian  
Jarrard



# An Objective Opinion

Dawn Aviles | Extraordinary Appraiser

Dawn Aviles enjoys being an appraiser because it is interesting and challenging work that gets her out of the office on a regular basis and allows her to work from home while raising her children. An appraiser for 14 years, Dawn specializes in assessing properties located in the western suburbs of Chicago. She believes that one of her greatest strengths as an appraiser is her ability to filter out her personal preferences, allowing her to evaluate properties objectively as they would be through the eyes of a potential buyer or owner.

## **What is one place you think no one should go without seeing in your area?**

There are so many interesting things to see and do in the Chicagoland area. You can go to the lakefront or see the “bean” in Chicago or stay in the suburbs and go hiking in forest preserves or visit a pumpkin farm. Something that my family loves to do a couple of times a year is to go hiking in Utica at Starved Rock State Park or Matthiessen State Park which is across the road. There are beautiful waterfalls, and when the water level is high enough you can climb up alongside the waterfall and slide down the rock front in the water to the pond below. We usually go in a large group and take a picnic lunch for afterwards. It is a spectacular time.

## **In your opinion what is the best restaurant in your area?**

We have tried many restaurants in our

area but our favorite to frequent is Shogun in Naperville. It is a Japanese steakhouse where they cook in front of you. We have tried other similar restaurants and have found Shogun to be the best. It is a small establishment, nothing fancy, but one of the owners is always there at the front desk to greet us and ask how we are doing and the cooks are always funny to talk to. The food is just fantastic. They prepare beautiful fresh sushi, other delicious seafood, steak and have even made special accommodations for my daughter who is a vegan. We go every time we have a birthday in the family because they bring you a special dessert, sing to you, get you to ring a large gong, and then take a photo of your dinner party to hang on their wall. As they have been in business so long, there are photos literally covering all the walls – a testament to their loyal fan base.

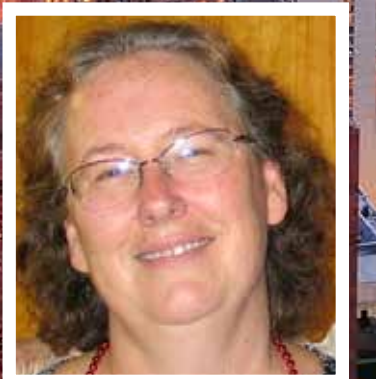
## **In your opinion what is the best part about living in your area?**

I live in the western suburbs of Chicago and the best part about our area is that within forty-five minutes we can be downtown staying at nice hotels and going to nightclubs, festivals and museums, or camp surrounded by nature — forest preserves, lakes and rivers. I have previously lived in Arizona and in more rural areas of Illinois, but nothing beats living in the Midwest where you can experience the diversity of season changes.

DUPAGE COUNTY, ILLINOIS  
Chicago, IL | Independent Appraiser



Dawn  
Aviles







KANE COUNTY, ILLINOIS  
Elgin, IL | Independent Appraiser

# A 30 Year Local

Mickey Richards | Extraordinary Appraiser

Mickey Richards always had an interest in real estate and home improvements. In 2001 a friend in the industry introduced him to real estate appraisal work. Mickey was hooked and quickly pursued it as his profession. Mickey has been an appraiser in Kane County, Illinois for 16 years now. Having lived in the area for over 30 years, he possesses a great familiarity of the county and the surrounding cities.

**What is one place you think no one should go without seeing in your area?**

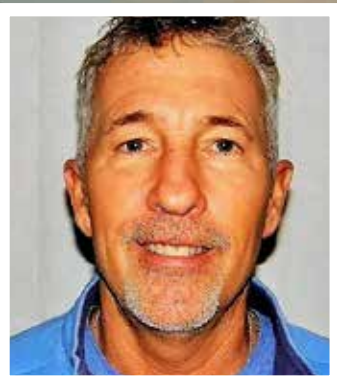
Navy Pier without a doubt. It is a 3300-foot long pier on Chicago's lakefront, offering entertainment for all types.

**In your opinion what is the best restaurant in your area?**

Jimmy's Char House in Elgin – the finest steaks, chops and fresh fish in town.

**In your opinion what is the best part about living in your area?**

The best thing about living in South Elgin is the closeness to Chicago. A suburb of the Chicagoland area, Elgin has all the benefits of the city without all the traffic and congestion.



## Mickey Richards



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