

EXTRAORDINARY

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ISSUE 04 – Winter 2017

ASPEN, COLORADO



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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. }



SUFFOLK COUNTY, MASSACHUSETTS
Boston, MA | Independent Appraiser

Real Estate Household

Adam Clark | Extraordinary Appraiser

After graduating from Gordon College with a Bachelor's Degree in Psychology, Adam Clark worked in the healthcare field for a few years. Having grown up in a 'real estate' household, Adam quickly realized that his true passion was in real estate, so he went back to school to become a licensed appraiser. He's been an appraiser for four years now in the Greater Boston Area. In that short time Adam has developed a reputation for being highly professional, respectful of his clients and an attentive listener who is determined to gather every detail he can about a property.

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

One place that I believe people can't go without seeing is the Boston Harbor Islands. The islands are beautiful and the boat ride out to them is my favorite part, because they give you historical information of the Islands significant role in Boston's history. Most of the Islands

provide spectacular views of Boston and it is a fun way to get out on the water and enjoy one of the many treasures Boston has to offer visitors.

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

In my opinion the best restaurant here in Boston has to be Abe & Louie's on Boylston St. They have the best steak in town, and if I want to splurge and get a nice dinner Abe & Louie's is on the top of my list.

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

The best part about living in Boston is the convenience, being close to public transportation means that I have multiple ways to travel around the city. Boston has unique public transit because they offer train, bus as well as ferry service throughout the city. I have used all three public services to get to and from appraisals.



Adam
Clark



SUFFOLK COUNTY, NEW YORK
Babylon, NY | Independent Appraiser

Literary Background

Annmarie Giovanniello | Extraordinary Appraiser

Annmarie Giovanniello has been an appraiser in Nassau and Suffolk County for nine years. Before that she was a school librarian and teacher. She was saving up to buy a house and as a way to earn extra money she worked as an appraiser's assistant. She loved the work and eventually left teaching to become a certified appraiser herself. The skills Annmarie developed as a librarian and teacher have served her well as she is known as an appraiser with strong analytical and research abilities.

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

You cannot leave Suffolk County without going to the wineries located all along

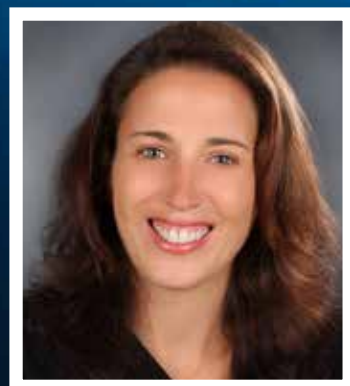
our North Fork! It is beautiful county out there and it will give you a taste of what the original farms used to look like throughout Long Island before it became a suburban metropolis.

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

In my opinion, one of the best restaurants on Long Island is The Argyle Grill & Tavern located in Babylon Village.

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

The best part of living here is the beaches. No matter where you go on this island, north or south, you are always less than 20 miles from the water.



Annmarie Giovanniello



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. }





Commitment to Research

Athena Coughlin | Extraordinary Appraiser

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.

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

An amazing experience that no one should go without doing on Oahu is a sailing ocean adventure along Waikiki Beach. Sit back and enjoy the islands beauty, marine life and stunning blue waters. There are multiple catamaran boats on Waikiki Beach that offer daily sailing, snorkeling and sunset cruises. This is a great way to leave the hustle and bustle of the city behind.

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

Buzz's Original Steakhouse in Kailua is a laid back beach front restaurant that presents a Surf and Turf menu with a "tiki" style atmosphere. I continue to return for the staffs' out going aloha spirit and their amazing calamari steak.

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

Living on Oahu is all about doing things involving nature and the outdoors. With over 300 sunny days on Oahu each year and temperatures reaching to no more than about 85 degrees, we literally may have the most perfect climate for water sports, hiking, golf, or just relaxing.

Athena Coughlin





MONTGOMERY COUNTY, MARYLAND
Rockville, MD | Independent Appraiser

Command of Local Markets

David Lipsman | Extraordinary Appraiser

David Lipsman has been an appraiser in Central Maryland for over 15 years. His interest in appraisal work was first piqued when he began working as an administrative assistant in an appraiser's office back in 1999 after completing a successful five year career as a professional photographer. Three months later David realized he had a new passion in life and never looked back. In 2002 he opened his own appraisal company and has been performing property assessments in Maryland and Virginia ever since. David's clients appreciate his professionalism along with his knowledge and command of the local markets.

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

The Smithsonian museums in Downtown DC.

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

There are so many to choose from, which is the best part. Ted's Bulletin is a great place for scratch homemade food.

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

The Washington Metro area offers so many things to do, you could do something different 52 weekends a year.



David Lipsman

EXTRAORDINARY WOMEN



The appraisal industry has been a male-dominated profession for decades, but women appraisers have always been present. Like their male counterparts, female appraisers have a variety of stories about how and why they got into the business.

"I was working for the Town of Stoneham as secretary to the Superintendent," recalls Sandra Pendergast, an appraiser since 2002 in Middlesex County, N.J. "In June of 2001, my two grandsons, then two and seven, came to live with me, and I had to stay home with them for a year. When it was time to go back to work, I needed to find a new job, and decided to try a new career path."

Elena Vishnevetsky, an appraiser since 2000 in New Haven and Fairfield Counties in Connecticut, originally set out to become a real estate agent.

continued >



Sandra Pendergast,
Elena Vishnevetsky
and Karen Disidoro

“While taking real estate classes, I realized that the appraisal field was the perfect match for me. I was trained as an engineer in Moscow (where I was born) and have good analytical skills. I love to meet different people, and being my own boss appealed to me immediately.”

Karen Disidoro, an appraiser for 15 years in Boston, Cambridge and the surrounding areas, has a similar story.

“I had been working as a real estate broker since 1986. Appraising seemed like a smooth transition.”

All three women appreciate the flexibility that appraising affords.

“Meeting people and making my own schedule are the most enjoyable parts of working as an appraiser,” states Karen Disidoro.

“I have two children, one with multiple disabilities,” explains Elena Vishnevetsky. “Being an appraiser is well suited for women since it gives you total flexibility, and makes it possible to balance work and family better than a lot of other fields.”

Sandra Pendergast concurs. “Being able to schedule my own time and work from home is what I love most about being an appraiser.”

Flexibility isn’t the only thing these appraisers enjoy about their profession.

“It’s never repetitive,” states Elena Vishnevetsky. “Every day, you drive to a different place, meet different people, and, in order to complete the report, you must combine a variety of elements.”

“Working as an appraiser is very challenging because no two properties are identical,” adds

Karen Disidoro. “Working as an appraiser also gives me a chance to travel, to meet lots of interesting people, and to view many different home styles too.”

Despite the appraisal industry being heavily weighted with men, all three women agree it hasn’t affected their ability to succeed.

“I personally have never encountered any problems working in a male-dominated profession,” states Sandra Pendergast.

“I have never had any problems being a woman in the industry either,” agrees Elena Vishnevetsky.

Karen Disidoro feels similarly. “The fact that the appraising industry has been dominated by men has not created any roadblocks for me.”

Combined, Sandra, Karen and Elena have many years experience as certified appraisers. Naturally they have some sound advice to pass along.

“If you’re very organized and consistent, working from a home office is great,” Sandra Pendergast advises, “but if you’re not, try to find an office outside of your home.”

“The appraising business is continually evolving,” says Karen Disidoro. “To be successful, you must be aware of changing markets and demographics.”

Elena Vishnevetsky agrees. “You have to be open to changes. This work never lets you settle into routine, and nobody will give you line-by-line instructions to follow. Good communication skills are important too, since you need to be able to ask a lot of questions.”



Congratulations to the honored
EXTRAORDINARY APPRAISERS



BOSTON & LAS VEGAS
EXTRAORDINARY APPRAISER RECEPTIONS 2016

“ I just want to thank you and Solidifi for hosting the event in Las Vegas and inviting me to attend. The dinner Thursday night and the reception Friday were wonderful! I had a great time! It was a pleasure to finally meet you and the Solidifi staff I had not met before.

I've said before this job is thankless but Solidifi really does a great job in showing appreciation for appraisers. Every AMC should follow your model. Thanks again! ”



Adrian Horvath

“ I just wanted to take a second to thank you and your group for Saturday night. It was a pleasure meeting you, Laura and Sean. I look forward to a continued partnership with Solidifi and have spent the morning telling my staff how lucky we are to be working with you.



Thank you for all that you have done for my employees and family. ”

Pat Felvey

Congratulations to the featured
Extraordinary Appraisers at our receptions in

BOSTON & LAS VEGAS

“ Your reception was extraordinary and your recognition of good appraisers was exceptional. As an appraiser I typically toil in the shadows with no recognition other than negative interaction via addendum requests. Your reception was a breath of fresh air and VERY welcome. I enjoyed meeting you and your team personally and was impressed by everyone's friendliness, industry knowledge and competency. I have always felt that a personal relationship fosters better communication and results in a better appraisal product.

My interaction and my staffs interaction with Solidifi has always been very positive and very professional. I have found Solidifi an excellent company to work for and I look forward to a long and beneficial relationship. I strive to provide the best possible appraisal in a reasonable period of time and I am pleased that this is the Solidifi way. ”



Brad Foss

“ I want to say that it's a great pleasure to work with Solidifi. And my special thanks to Maria Montes – always warm and personal, always professional and easy to resolve any issues. And the Solidifi event in Boston was a very special treat and an opportunity to meet Maria, other Solidifi staff and my fellow appraisers. Thank you very much! ”



Elena Vishnevetsky

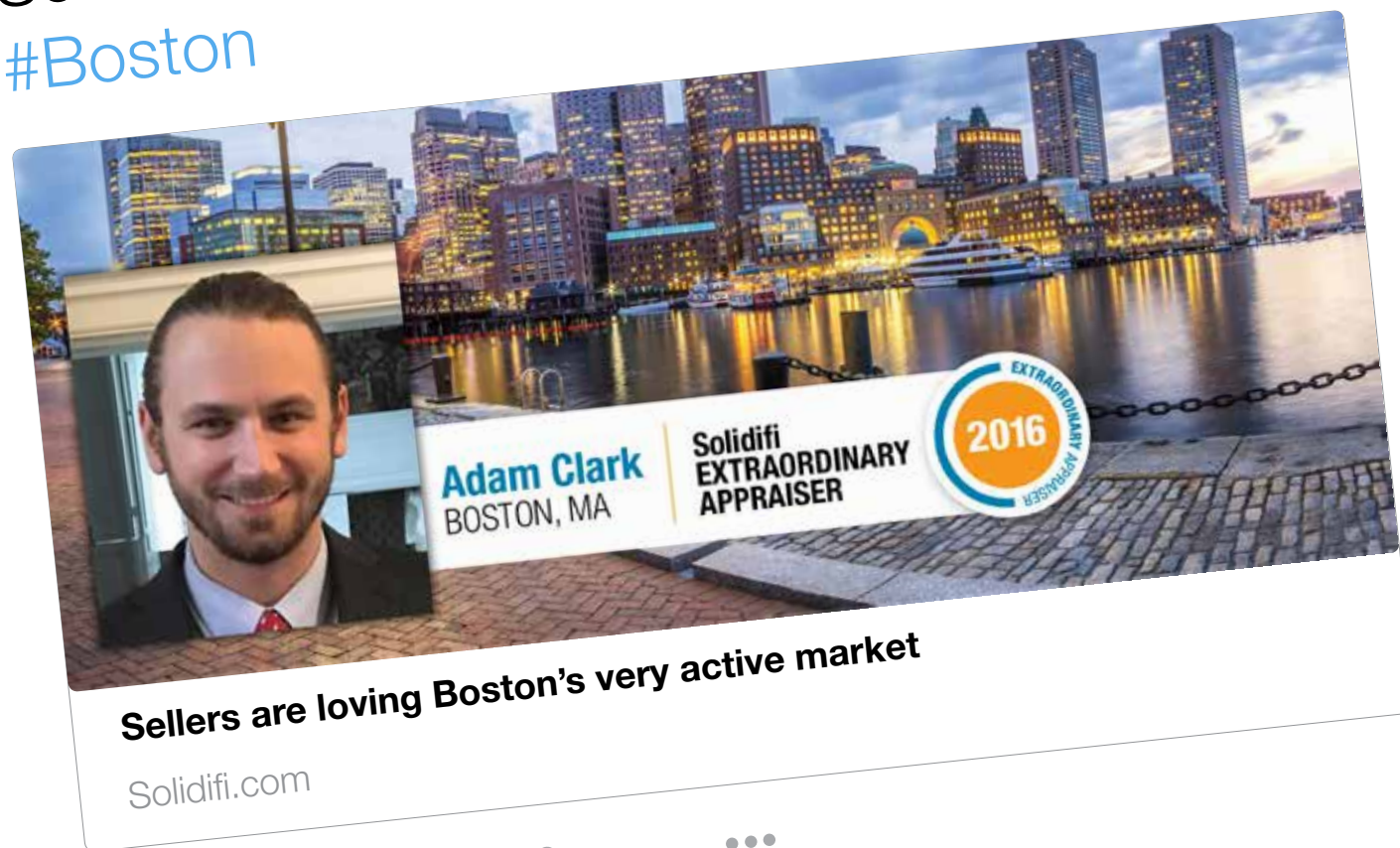
“ What a great event. It is so nice to be recognized for the work we do every day and Solidifi is my only client that does such a thing. I can't say enough good things about Maria Montes and the entire staff at Solidifi. ”



Sherri Goldstein



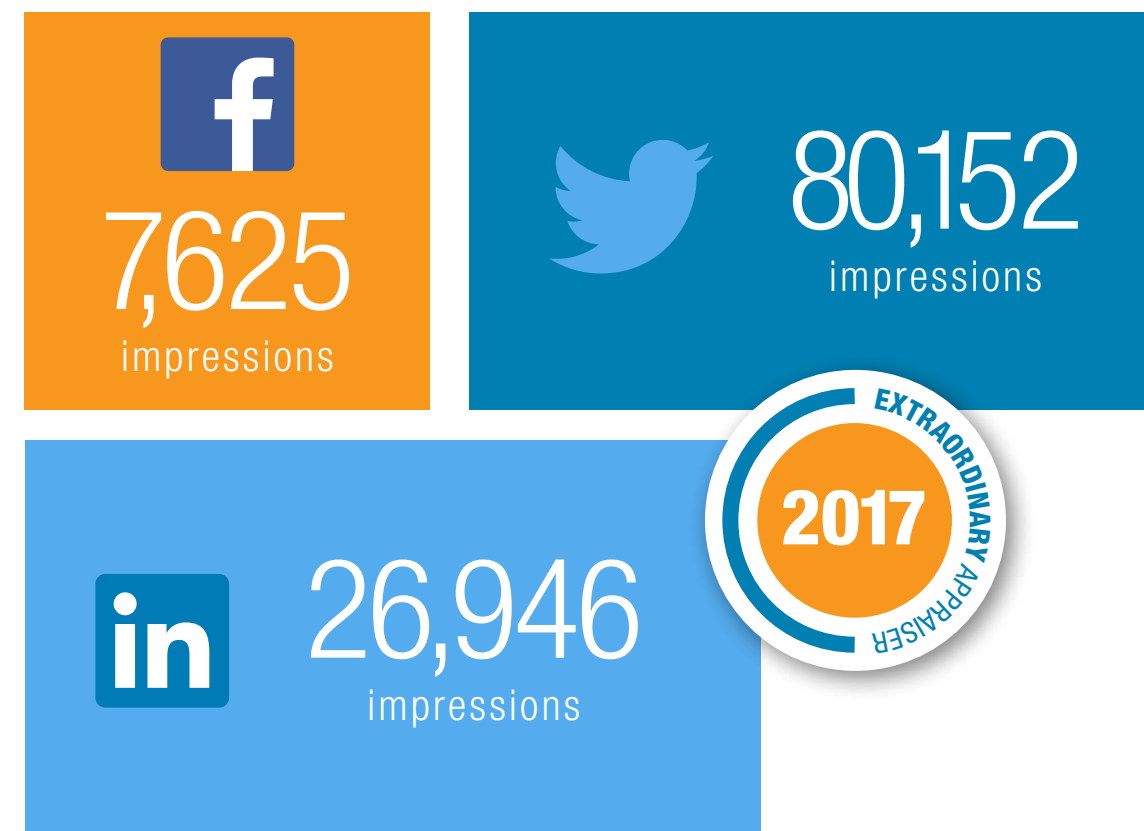
Solidifi @Solidifi · Nov 21
Something different is happening in
#Boston



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.



An Obvious Career Choice

Edgar Zacarian | Extraordinary Appraiser

Edgar Zacarian has been a licensed appraiser in Los Angeles for 10 years. For Edgar becoming an appraiser was an obvious career choice as his attention to detail and insightful personality made him a natural fit with the profession. Edgar’s clients appreciate the quality and accuracy of his reports along with his professional manner and competitive fees.

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

Not to go to far out of my area, I think The America is a must see. During summer time, I would recommend Manhattan Beach.

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

I don’t have any one favorite restaurant, but I am always ordering food from different places. I seldom will cook something for myself lol. I like Korean, Thai, Vietnamese, American (burgers, steak and sandwiches).

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

The best part is that you are close to lots of great places, there is always something fun that you can do with your friends.

Edgar
Zacarian





YAVAPAI COUNTY, ARIZONA

Prescott, AZ | Independent Appraiser

30 Years in the Making

Glenn Bevilacqua | Extraordinary Appraiser

Glenn Bevilacqua was originally licensed as a real estate agent in 1974 at the age of 18. Five years later Glenn obtained a Broker license and purchased a real estate office which he owned for 15 years before he sold the corporation. After the sale of the real estate office Glenn was the president and responsible Realtor for Aura Property Management Company. In 1999, Glenn had a desire to no longer be involved in the sales industry. With over 30 years of licensed real estate experience behind him, becoming an appraiser made for a logical next career move. Glenn has been a licensed appraiser for 17 years now, providing assessments in Yavapai County, Arizona.

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

One place to definitely see is Prescott Courthouse Square and the infamous "Whiskey Row". Plus if you are here on the 4th of July week the "World's Oldest Rodeo" is in Prescott.

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

The Palace Saloon was rated by USA magazine as one of the ten most historic bars in the United States. It was where Wyatt Earp and Doc Holiday spent a month gambling, eating and drinking on their way to Tombstone just before the infamous O.K. Corral shootout. The restaurant has a museum and most of the interior is over 100 years old.

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

I really enjoy the four definitive yet mild seasons and the diverse topography of desert, forest, and lakes, which allows for an abundance of outdoor activities. I also enjoy the small town atmosphere with all the city services available – Prescott is consistently rated one of the top ten places to retire in the U.S.



Glenn Bevilacqua

WEATHERING the STORM

surviving wintertime appraisals

Who doesn't love conducting an appraisal on a nice spring, summer or fall day? But having to perform a property assessment in the wintertime--in a location where snow, ice and cold temperatures are the norm for that time of year—is a whole different ball game.

"Appraising in the winter brings along a set of challenges that the warmer seasons don't see," explains Jennifer Warren an independent certified appraiser who conducts appraisals in Vermont. "The obvious obstacle is poor road conditions. Vermont is mountainous and can see a wide range of weather depending on what elevation you are at."

Abby Rutledge, a certified appraiser who provides assessments of properties in Northern Virginia, concurs. "You always have to check the weather and keep an eye on traffic. I also always ask the borrowers if their streets have been plowed, before scheduling, too."

SHORTER DAYS

The condition of the roadways isn't the only factor appraisers must take into account in order to do their job in the wintertime.

"In the winter months you have to contend with it getting dark by 5:00 PM which means you can't photograph the exterior of the home in the evening," states Abby Rutledge. "This makes 'after work' appraisals impossible which can create some issues for some customers. "One of the ways Abby Rutledge addresses this issue is to work more Saturdays during the winter."

WHAT YOU DRIVE

Knowing you have to conduct appraisals in the wintertime also influences the type of vehicle you drive.

"An all-wheel drive vehicle is a necessity and the most practical," advises **Jennifer Warren**. "Because of Vermont's rural nature, many homes have long, private drives and an all-wheel drive vehicle is a must to be able to navigate not only slippery, snowy roads but also driveways. There is nothing worse than showing up to an inspection and not being able to make it up their driveway."

A FLURRY OF MEMORABLE TALES

Having had to conduct so many appraisals during the winter months over the years, both Jennifer and Abby have a few stories to tell.

"During one particularly cold, harsh winter I was asked to appraise a house in a very rural town, on the outskirts of my coverage territory," Jennifer recalls. "The secondary road leading to the house was icy. I made it about three-quarters of the way up a steep hill and then began to slide backwards. I looked in my rear view mirror and saw another car trying to come up the hill! It wasn't long before he, too, was sliding backwards! His car slid off the side of the road and came to rest in the only section of the road that had a small plateau and not a steep drop to the river below. My car picked up speed, my heart raced and I wondered if I should try and jump out of the car versus the possibility of drowning in the river. Somehow my car slammed straight into the other car and came to a rest. As I exited my vehicle, I realized that the car I slammed into was a fellow appraiser--he had been heading to the neighbor of the house I was going to."



“Appraising during the winter and holiday season can be stressful what with working around homeowners’ schedules, the weather, deadlines and delays.”

...WEATHERING THE STORM *continued*

Of course you might arrive safely at the property, but then there’s the snow you may have to contend with on foot.

“Once I had to go to a property that was surrounded by over three feet of snow,” remembers Abby Rutledge. “It was a purchase that was vacant. Neither the driveway nor the walkways were shoveled and, of course, the lockbox key was on the BACK of the house. The snow came up to my waist. It literally felt like I was swimming—I was doing the breast stroke through the snow.”

Jennifer Warren once had to do an appraisal of a home that was completely surrounded by ice-covered snow.

“I informed the owner that I would need to venture outside and walk around the house to take measurements and photos. The owner insisted that he accompany me to ensure my safety. We went outside and, sure enough, it wasn’t long before we both slipped and were flat out on the ground, sliding down the rear of his yard. His wife had to come out with a bucket of sand and create us a path back to the house.”

AND THEN THERE’S THE HOLIDAY SEASON...

Another aspect of performing appraisals in the wintertime is having to conduct them during the holiday season. This can lead to its own set of challenges.

“The borrowers can be out of town or have out-of-town

guests and just can’t schedule you...or, the other side is, the homeowners are available but their kids are home from college or they have 100 people in their house,” points out Abby Rutledge.

Entering a home during the holiday season to conduct an appraisal can have its perks too—offers of egg nog and sugar cookies for instance.

“Once, a Romanian grandmother insisted, through her granddaughter, that I stay and enjoy a piece of traditional Romanian holiday cake,” reminisces Jennifer Warren. “I shared cake with the family and listened to them tell stories—in a combination of English and Romanian—for half an hour.”

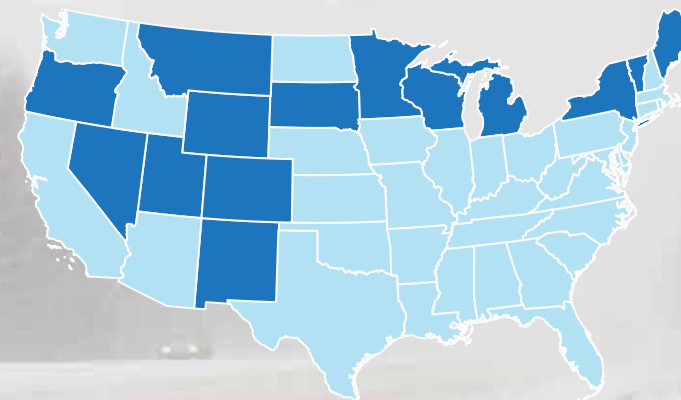
Whether it’s the holiday season or a winter’s day, Abby and Jennifer have some common-sense advice.

“Appraising during the winter and holiday season can be stressful what with working around homeowners’ schedules, the weather, deadlines and delays,” emphasizes Jennifer Warren.

“Be as accommodating and flexible as possible to the customer,” stresses Abby Rutledge.

“Remaining diligent with follow up calls and keeping everyone informed is the key to a successful season,” says Jennifer Warren.

15 states have recorded
-50°F and below
temperatures



-80°F
Coldest recorded temp
in Prospect Creek, Alaska

33.2°F
Average winter
temperature
for USA



1 in 4 vehicle crashes
are weather-related



Quality Over Quantity

David Aucamp, SRA | Extraordinary Appraiser

David Aucamp's college major was Real Estate and he started working part-time in a local appraisal office while completing his degree. He enjoyed not being stuck behind a desk and getting out to different properties so when he graduated he continued with appraisal work. 31 years later David is still happily employed as an appraiser in Palm Beach County, Florida and Broward County, Florida. Over the course of his career David has acquired a great deal of experience in complex properties and new construction. Whenever necessary he utilizes the contacts he has made to ensure his assignments are as thorough and insightful as possible. As David likes to say, "We strive for quality over quantity and this has earned us respect in our mar-

ket and is the reason we have been around for as long as we have."

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

The beaches, that is what most tourists come here for. People watching on South Beach and on Worth Avenue can be quite interesting as well.

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

Café Maxx in Pompano Beach.

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

The weather! People may complain about the heat in the summer, but it is hot most everywhere in August and September. I'll trade that for our winters any time.

David
Aucamp





CHITTENDEN COUNTY, VERMONT
Huntington, VT | Independent Appraiser

An Unexpected Opportunity

Jennifer Warren | Extraordinary Appraiser

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

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

If someone's planning a visit to Burlington, VT they must include a walk or bike ride through Waterfront Park where you can take in the expansive views of Lake Champlain and New York's Adirondack Mountains. Be sure to visit ECHO Museum and Science Center, the community boathouse and the Lake Champlain Sailing Center too. Next, head to the Church Street Marketplace,

an award-winning, open-air mall that features events, entertainment and over 100 stores and restaurants.

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

It's not a restaurant but, without a doubt, you MUST go to Ben and Jerry's! Burlington is where Ben and Jerry's opened its first ice cream shop back in 1978. Stop in and have a scoop of Phish Food, Chunky Monkey or Chocolate Therapy!

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

There's so much to enjoy and do, from the fine dining and abundance of shopping in Burlington; to walking, biking and boating at Lake Champlain; to world class skiing in the mountains. Plus, there are lots of festivals and music events, and Montreal, Canada is only a 1.5 hour drive away.



Jennifer
Warren

“It is refreshing to know that the hard work and time you put into completing appraisal assignments is being recognized.”

Three appraisers relay their thoughts on Solidifi and other aspects of the business

The Solidifi Extraordinary Appraiser recognition program launched in 2013. At the heart of the program is a commitment to partnership and collaboration with the end goal being to empower our panel of independent appraiser professionals so they can perform at the highest level and build on their business success.

One of the ways we evaluate the performance of the program is by soliciting feedback from appraisers who are members of our panel. Recently we spoke with three appraisers to get their take on the program and the appraisal profession.

HOW THEY'VE BENEFITED

For our first question we asked the appraisers how the Extraordinary Appraiser program has benefited them and their business.

“I do work for other AMC's but have never experienced an AMC showing recognition when an appraiser puts in the hard work, dedication, and time and effort of completing accurate appraisal assignments,” states **Thomas Dunphy**, an appraiser since 1998 from Philadelphia, Pennsylvania.”

Kimberly O'Donnell Thomas, a Bucks County-based appraiser with over 30 years of experience, is grateful for the consistent work that has come her way because of the Extraordinary Appraiser program.

“I appreciate the steady work flow and it feels great to be working with a company that cares about the same thing I do—quality.”

Basimah Haddad, an appraiser since 2005 and based in Santa Clarita, CA, appreciates the sense of pride that she feels by being acknowledged as an Extraordinary Appraiser.

“I am proud to be one of Solidifi's Extraordinary Appraisers.” When asked if the recognition motivates her to continue to maintain a level of excellence, Basimah replies, without hesitation, “Absolutely.”

Thomas Dunphy concurs.

continued >

feedback

Thomas Dunphy

FROM THE FIELD

Kimberly O'Donnell Thomas

“I appreciate the steady work flow and it feels great to be working with a company that cares about the same thing I do – quality.”

“I am proud to be one of Solidifi’s Extraordinary Appraisers.”

Basimah Haddad

...FEEDBACK FROM THE FIELD *continued*

“Being recognized as an extraordinary appraiser gives me the feeling of achievement. I also appreciate that it symbolizes that I have a healthy business relationship with Solidifi. Both of these things push me to work harder at learning and improving myself as an appraiser.”

BEING SELF-EMPLOYED VS. WORKING FOR SOMEONE ELSE

When asked why they chose to become independent appraisers rather than work for a company, all three appraisers responded similarly.

“It’s the freedom,” says Kimberly O'Donnell Thomas, “I enjoy rowing my own boat.”

“I enjoy working out of my house and working the hours I desire,” adds Thomas Dunphy, “although I probably work more hours than if I worked for a company.”

Basimah Haddad feels the same way as her colleagues. “I like the independence and the hours I can set for myself.”

THOUGHTS ON THE PROGRAM

Anytime you ask for feedback, you are bound to receive some constructive criticism. Our three appraisers shared their thoughts on the expectations that have been laid out by the lenders that Solidifi uses as benchmarks to measure appraisers.

“The expectations are fair and reasonable but some are outdated,” says Kimberly O'Donnell Thomas. “Personally, I would like it if lenders did not ask us to include forms and/or comments that are no longer considered relevant in our industry. However, overall, I'm glad to know what the expectations are so that I can meet the needs of everyone involved.”

“The expectations are not always accurate,” agrees Basimah Haddad, “but they keep me on my toes and push me to do my best and deliver fast turn times.”

“The expectations for an appraiser have drastically changed since I first became an appraiser,” states Thomas Dunphy, “but, in my opinion, the appraisal profession has improved for the better—especially with the rise of the independent appraiser.”



CUMBERLAND COUNTY, PENNSYLVANIA
Camp Hill, PA | Independent Appraiser

A Local Expert

Linda Williams | Extraordinary Appraiser

Early in her career, Linda Williams was fortunate to work for a bank that sent her to school to obtain her real estate license and her appraisal certification. Eventually appraising became her career of choice. Linda has been performing property assessments now for over 16 years in southeastern Pennsylvania. As someone who has lived and worked in the area for over 30-plus years, Linda possesses an in-depth knowledge of the area and its trends.

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

In Cumberland County there is the US Heritage Museum in Carlisle and several state parks. There is Buffalo State Park in Perry County and Hershey Park in Dauphin County, as well as the Whitaker Center in Harrisburg.

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

For a favorite restaurant in nice weather, I like sitting on decks with views of golf courses or water ways and in not so nice weather I like little Mom and Pop cozy places with fun people and a happy relaxing atmosphere. Some of my family members own a gourmet restaurant called "Michaels" in Carolina Beach, North Carolina, where we go frequently.

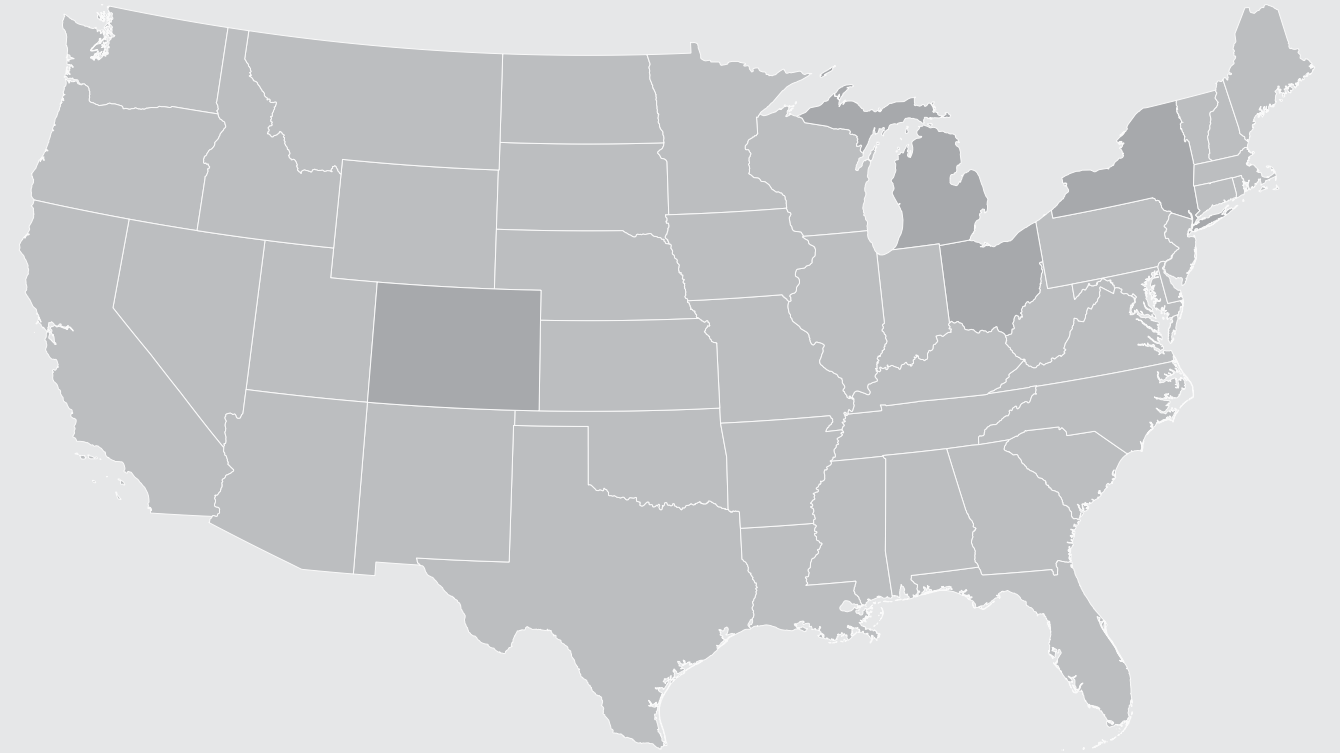
In your opinion what is the best part about living in your area?

The best part of living here is the beaches. No matter where you go on this island, north or south, you are always less than 20 miles from the water.



Linda
Williams

Featured States



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



Colorado

{ the centennial state }

Population 5,456,574
Population increase over 5 years 8.5%
Housing units 2,309,228
Building permits 31,871
Average people per household 2.54
Mean travel time to work (minutes) 24.6
Mean household income \$59,448
Total employer establishments 158,064
Population per square mile 48.5
Land area (miles) 103,641.89



Colorado



Cyndy Kraft started out as a Realtor, but was not very successful. The best advice came from her husband who told her, “Get out of the business; you can’t sell a boat to a drowning man!” Cyndy saw the light and became an appraiser instead. She’s glad she took her husband’s advice. Cyndy has enjoyed a successful, 25-year career as an appraiser providing evaluations for properties in Denver, Adams, Broomfield, and Jefferson, Colorado. Cyndy credits her success to her brief time employed as a Realtor as well as her experience working for a construction company that sold windows, metal siding, additions, etc.

DEVELOPMENT HAS COLORADO ON ROCKY MOUNTAIN HIGH

Colorado has been ranked one of the top 10 places to live over the past few years. Depending on who’s writing the story, Fort Collins, Highlands Ranch, or Boulder are just a few of the cities in the state that are drawing high accolades. New construction is everywhere in Colorado. As you drive down I-25, past downtown Denver, you can see at least 12 cranes in use. 55% of the state’s employment is in the metro Denver area, therefore, many of the people want to live nearby, driving up property values. As a result, we are currently seeing the biggest construction boom in Denver since the 1980s.

Cyndy Kraft | Extraordinary Appraiser | Westminster, CO



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 reviews and securitization reviews, and managed AMCs. The skills he gained through this experience allow him, 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.

3,000+ BUILDING PERMITS ISSUED IN DOUGLAS COUNTY

Douglas County, Colorado and the entire Front Range in general is experiencing significant population growth. This has put a strain on the housing supply and resulted in increasing median prices. However, as we enter the winter months we are starting to see the seasonal leveling of median values. Douglas County is exploding with new homes of all designs and price ranges from national and local builders. Approximately 3,300 building permits were issued last year. The area is within commuting distance to both Denver and Colorado Springs making it attractive for people relocating from other states. Year over year the median sale price has increased 7% to \$418,000 in October 2016 vs. \$390,000 in October 2015.

Will Bedford | Extraordinary Appraiser | Castle Rock, CO

did you KNOW?

- Denver lays claim to the invention of the cheeseburger. The trademark for the name Cheeseburger was awarded in 1935 to Louis Ballast.
- Colorado is the only state in history, to turn down the Olympics. In 1976 the Winter Olympics were planned to be held in Denver.
- The United States federal government owns more than 1/3 of the land in Colorado.
- Colorado contains 75% of the land area of the U.S. with an altitude over 10,000 feet.



Colorado is currently battling a challenging housing market while experiencing record population growth as thousands of Millennials are flocking to the West Coast. By October, the number of sales of previously-owned homes reached its highest point in almost 10 years. The number of closings and sales have increased since last year and buyers have seen a 6% increase in the median sale price. This, coupled with a decrease in overall inventory availability, is creating a challenging dynamic in this region.

The Denver real estate market is currently ranked in the top 10 nationally, where home resale price gains have held steady at double the national average. However, the same market is ranked as one of the lowest for affordability as home prices in Denver are currently over 53% above their peak value.

Due to the significant increase in the cost of real estate at the current rate of growth, appraisal professionals are struggling to keep up! Fortunately for Solidifi, we have a great panel of independent appraisers and two in particular have stood out.

Cyndy has been an appraiser for 25 years and her experience has been invaluable. She is always up for a challenge and I can count on her when we really need to come through and deliver on a report requiring a tight turnaround. These are just a few of the reasons why Cyndy is an Extraordinary Appraiser.

Will has been a ‘go-to’ appraiser whenever we need an expert opinion or assistance with a complex order. He is dedicated to his craft, holds himself to a high standard and never fails to deliver on that. It’s such a pleasure to work with Will and his friendly and helpful demeanor is just an added bonus.



Jordan Lombardi | Solidifi Regional Manager





Michigan

{ pure Michigan }

Population	9,922,576
Population increase over 5 years	0.4%
Housing units	4,550,296
Building permits	18,226
Average people per household	2.52
Mean travel time to work (minutes)	24.1
Mean household income	49,087
Total employer establishments	218,282
Population per square mile	174.8
Land area (miles)	565,538.90



Michigan



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.

HOME PRICES BENEFITTING FROM MICHIGAN ECONOMY

Market values continue to rise in most areas of Southern Michigan due to low inventory and a strong economy, especially in the suburbs surrounding Grand Rapids. There is a lot of new construction taking place, and many new subdivisions are being developed. Year over year the median sale price in Southern Michigan was up 7.38% to \$160,000 in November 2016 vs. \$149,000 in November 2015. The number of homes sold in November 2016 was up slightly to 1,009 sales from the 986 sales in October. Comparing October to two months earlier in August, inventory was up to 2,146 units vs. 1,746 units. Meanwhile the average days on market increased to 31 days from 27.

Isaiah Kauffman | Extraordinary Appraiser | Byron Center, MI



Douglas Cope went into accounting right out of college. On paper, a career in accounting ticked all the right boxes for Douglas but he soon realized it wasn't really what he wanted. "I love the freedom of being able to work as much as I want and getting rewarded for it," he says. He's being doing just that thanks to his 30-plus year career as an appraiser.

REVITALIZATION OF DOWNTOWN DETROIT CONTINUES

Downtown Detroit continues to grow at a robust, steady pace. Development of the new Red Wings hockey arena and the surrounding area continues to attract money and buyers into the downtown core and beyond. The thriving automotive sector, which is still metro Detroit's major employer, has further strengthened the overall economy. All of this positive news has helped inspire new construction in the Canton market. Year to date there have been 189 reported sales in the MLS for new homes, priced from \$280,000 to \$650,443. There are currently 116 active listings in the market of new and (mostly) proposed homes to be built which translates into a 7.3 month supply. This is not unusual for new construction which tends to show an oversupply while the new developments are in the beginning stages of selling. Year over year the median sale price increased 8.6% to \$249,900 in November 2016 vs. \$230,000 in November 2015.

Douglas Cope | Extraordinary Appraiser | Canton, MI

did you KNOW?

- Detroit is known as the car capital of the world.
- Rogers City boasts the world's largest limestone quarry.
- The painted turtle is Michigan's state reptile.
- The Mackinac Bridge is one of the longest suspension bridges in the world. Connecting the upper and lower peninsulas of Michigan, it spans 5 miles over the Straits of Mackinac, which is where Lake Michigan and Lake Huron meet. The Mighty Mac took 3 years to complete and was opened to traffic in 1957.

“

The mid-west was hit hard during the recession in 2007, however, Michigan was hit especially hard. The crash began in December 2006 and continued up until 2012. Property values across the state dropped rapidly—by as much as \$100,000—providing homeowners with no incentive to sell and literally no inventory for those wanting to buy. Economically, Michigan is home to much of the nation's auto industry which was also severely affected by the recession. Multiple automotive plants and dealerships shut down and thousands of jobs were lost forcing people to lose their homes. All of these factors contributed to a very unhealthy real estate market, as a result many appraisers had to move on to other professions in order to make ends meet. This downward trend lasted until 2012-2013, when the economy started to see improvement and homeowners became comfortable selling and buying homes again. Now, 10 years later, the market has finally settled and we are moving forward at a steady pace!

Doug Cope and Isaiah Kauffman are being recognized for their exceptional performance and outstanding customer service that they provide in Oakland, Wayne and Kent Counties! They have proven themselves to be pillars on my panel and are truly dedicated to meeting our clients' expectations and needs.

”

Leanne Robertson | Solidifi Regional Manager





New York

{ the empire state }

Population	19,795,791
Population increase over 5 years	2.2%
Housing units	8,206,739
Building permits	74,611
Average people per household	2.62
Mean travel time to work (minutes)	31.9
Mean household income	\$58,687
Total employer establishments	536,890
Population per square mile	411.2
Land area (miles)	47,126.40



New York



Stanley Tecza spent many years working the New York City nightclub and hotel scene waiting to become a NYC firefighter. Stanley's list number was never called so he decided to give the mortgage industry a try as a broker. He quickly discovered he didn't enjoy the sales aspect of being a broker and instead, chose to become an appraiser. Nine years later Stanley is still glad he did. The majority of the assessments he conducts are of properties in Queens and Nassau Counties.

NEW CONDO DEVELOPMENT UNDERWAY IN MIDDLE VILLAGE

As a resident of Middle Village, Queens County I have noticed that market values over the past 12 months have increased with a marketing time of under 90 days. Newer construction is an ongoing theme with the Middle Village section of Queens as homeowners are upgrading their places on a regular basis in addition to the new ground that has recently been broken to create a luxury high-rise condominium complex. Year-over-year the median sale price for a single-family home in the area has increased to a range of \$550,000-\$750,000 from a range of \$495,000-\$699,000 a year ago. Meanwhile, the market has slowed down, which it typically does this time of year. As a result, total sales of single- and multi-family homes came in at just 12 homes for the past 30 days vs. 22 homes recorded in the prior 30 days.

Stanley Tecza | Extraordinary Appraiser | Middle Village, NY



Back in 2001, Kathy Ciampi had lost her job as a creative director in an advertising agency due to the tech stock crash. She decided to refinance her home. To do so an appraiser came by. Kathy started asking the appraiser about his profession. She was intrigued, soon after she enrolled in a program and has been a certified appraiser in Westchester County, NY for 13 years now. As a lifelong resident of Westchester, Kathy possesses a deep knowledge and understanding of the area's unique neighborhoods.

NASSAU COUNTY MARKET ENJOYS SOLID YEAR

One of the counties' claims to fame is that both of the 2017 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.

Kathy Ciampi | Extraordinary Appraiser | Westchester, NY

did you KNOW?

- The 641 mile transportation network known as the Governor Thomas E. Dewey Thruway is the longest toll road in the United States.
- Dairying is New York's most important farming activity with over 18 000 cattle and or calve farms.
- In 1807 The Clermont made its maiden voyage from New York City to Albany making the vessel the first successful steamboat.
- New York City has 722 miles of subway track.



“

Queens is New York City's answer to suburbia and offers refuge to those who can't afford sky-high Manhattan rents and real estate. In recent years, neighborhoods such as Woodside, Sunnyside and Astoria have been the chief beneficiaries of a large population boom. Recently, new buyers have been flocking to the relatively affordable neighbourhoods of Astoria, Dutch Kills, Hunters Point, and Sunnyside. Home values in Queens have gone up 12.5% over the past year, with the median sale price currently sitting at \$476,100.

Stan Tecza has been a pleasure to work with since the day I took over the region in June. Stan is a go-to appraiser for any assignments that come up. He is always on time with uploading his reports and if any issues arise he communicates with us so we can advise the lender. I can always count on Stan if I am in a pinch and need something done in a rush or have a more complex assignment.

Kathy's performance has been outstanding, helping to decrease the overall turn time for the Westchester panel. Kathy is always eager to take on work and turns in quality and timely reports. She always looks to learn from any revisions so that she can prevent them going forward. Her communication is exemplary, which helps with report efficiency. I know that the lenders, myself, and the homeowners truly appreciate this quality. Thank you Kathy!

”

Kristi Sedota | Solidifi Regional Manager



Ohio

{ so much to discover }

Population	11,613,423
Population increase over 5 years	0.7%
Housing units	5,156,307
Building permits	20,047
Average people per household	2.46
Mean travel time to work (minutes)	23.1
Mean household income	\$48,849
Total employer establishments	250,535
Population per square mile	282.3
Land area (miles)	40,860.69



Ohio



Annette Young has been an appraiser in Hilliard and Franklin County, Ohio for over 14 years. She became an appraiser after being encouraged to do so by a friend that worked in the real estate industry. Annette is glad her friend did. She enjoys the variety and challenge of being a professional appraiser and her clients appreciate Annette's very organized approach and detail-oriented reports.

NEW DEVELOPMENT A "NATURAL" FIT FOR OUTDOOR TYPES

Heritage Preserve is a new residential home development which is a nature-focused community with a unique park-like setting that includes walking trails, bike paths and an observation tower that provides views of the conservation area and wetlands. Year over year the median sale price was up slightly to \$226,877 in October 2016 vs. \$223,385 in October 2015. Home sales experienced a nice bump in October rising to 200 units vs. the 162 units sold two months earlier in October. The seller's market was further fueled by a lack of inventory, which is below 1%. Even so, the days on market increased in October to 22 days from 12 days, which was recorded only two months prior.

Annette Young | Extraordinary Appraiser | Columbus, OH



Nancy Smith was inspired to join the profession after her sister got her house appraised some years ago, Nancy thought, "I could do that". She checked into it and decided to take a class titled, *What Appraising is All About*. The more Nancy learned the more interested she became. Nancy took the appropriate classes, worked as a trainee, got licensed, got FHA approved and lastly, got certified. She has been an appraiser for over 20 years now in Franklin County, Ohio. During this time she has seen the profession undergo a lot of changes, but Nancy has always embraced them, taking the time to learn new rules, regulations and the latest technology so she can apply them to her reports.

APARTMENT AND CONDO BUILDS ON THE RISE IN FRANKLIN

There are a large number of apartment complexes and condo developments going up in and around the Dublin, Ohio area with amenities such as pools, a clubhouse, exercise rooms, etc. At the other end of the spectrum, there are a minimal number of new housing starts and only one small high-end development of single-family custom homes under construction. Year over year the median sale price rose 5.30% in October to \$203,749 vs. \$193,493 in October 2015. Meanwhile, home sales in October dropped to 2,668 units vs. 3,288 units two months earlier in August. The number of new listings was lower as well—down to 6,512 from 7,028, while average days on market remained unchanged at 28 days.

Nancy Smith | Extraordinary Appraiser | Dublin, OH

did you KNOW?

- The first ambulance service was established in Cincinnati in 1865.
- Cleveland boasts America's first traffic light. It began on Aug. 5 1914.
- Akron is the rubber capital of the world.
- Neil Armstrong became the first man to walk on the moon. He was from Wapakoneta.
- Seven United States presidents were born in Ohio – Ulysses S. Grant, Rutherford B. Hayes, James A. Garfield, Benjamin Harrison, William McKinley, William H. Taft, and Warren G. Harding.

“

Once built on manufacturing and trade, the state of Ohio now offers opportunities in business, healthcare and hospitality. As a result, Ohio now has the 7th largest economy in the United States. This has impacted the real estate market. For example, in the past year, the number of homes sold in the greater Columbus area is up 5% and the average sale price climbed 8.4%. Increased opportunities in the education, business services, and government sectors combined with low unemployment rates have made Columbus an attractive place for young adults and families alike. Institutions like Ohio State University along with Fortune 500 companies such as Cardinal Health and Nationwide Insurance are also key contributors to the identity and success of the region. Based on the 8% increase in the population of the city since 2010, new construction properties are becoming more prevalent in areas north of the city, such as Dublin, Lewis Center and Westerville.

These areas are benefitting from their highly-rated public school districts and convenient accessibility to downtown amenities.

When appraisers Annette Young and Nancy Smith first met, they hit it off immediately and have been friends ever since. Annette's office is located in the Upper Arlington area, while Nancy's is located in nearby Dublin. Both appraisers pride themselves on providing high-quality reports in a timely manner to exceed our client's expectations in their coverage areas. Their expansive knowledge of their local marketplaces, open communication and willingness to complete tougher orders make my job so much easier. Both appraisers exemplify what it means to be Extraordinary and I look forward to continuing our partnership with Annette and Nancy in the future.

”

Tyler Sleep | 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

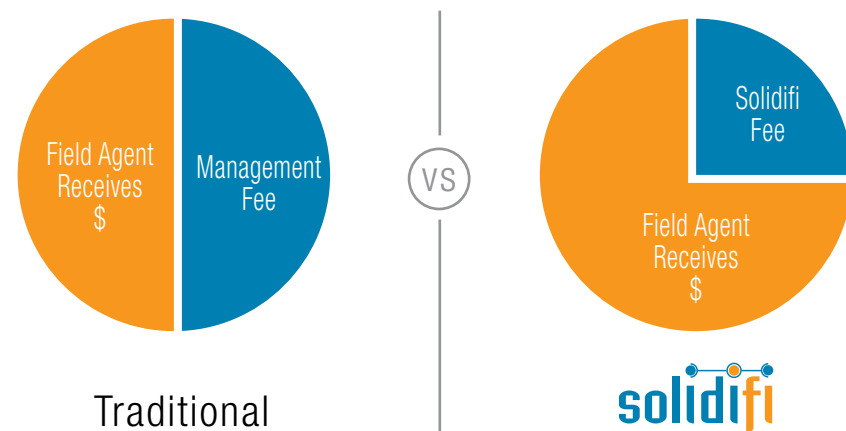
{ inside Solidifi }

{ 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 would highly recommend Solidifi because your system is very appraiser friendly and people like Jonathan Steffen help make my job easier. Jonathan has been an amazing help to me and has let me know exactly what is needed. Because of this, I can get more work done and maintain a high quality level. I really appreciate working with Solidifi very much and look forward to a long relationship with you! Thank you!

David S. Roth | AZ

Always great customer service and easy to use website. I appreciate the built in review tools.

Erin J. Mikeliack | CO

I have always been impressed with the knowledge, assistance level, and professionalism of any staff members I have ever had to interact with at Solidifi. Very comfortable with fees, turn-time, and quality expectations.

John LaScala | NY

Respect quality and experience and recognize expertise.

Keith S. Brazier | NY

I absolutely love working with Solidifi. The communication is impeccable. If there is a rush on a particular order, they let us know of that expectation. Also, if there are any revisions, they are explained in detail. The support team is second to none.

Ellen Toner | RI

I really like the upload system and communication.

John Burdick | CA

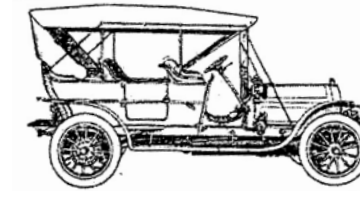
Best AMC out there!

Michele T DeFilippo | CO

Your company is awesome, I love working with you.

Lisa Haux | NV

”



SOLIDIFI OPENS NEW OFFICE

in Historic Dodge Building



The continued expansion and growth of Solidifi has warranted the opening, once again, of a new office – this time in beautiful Denver, Colorado. The new office will be located in the historic Dodge Building.

Just as Solidifi empowers and cares about its independent Extraordinary Appraisers, it also values its employees, especially their personal and family time. "By opening an office in Denver, we'll be able to eliminate the burden of a late shift for our Buffalo employees, which until now was the only way we could provide the proper level of service and support required to our West Coast appraisers", says Josh Siegal, President of Talent and Culture at Solidifi.

The Denver office, opening in January, will temporarily operate out of the Galvinize Platte Campus building, before taking up permanent residence, in May, in the Dodge Building at 1278 Lincoln Street.

SOLIDIFI WILL FEEL RIGHT AT HOME HERE

Similar to The Larkin Center of Commerce building, which is home to our Buffalo headquarters, the Dodge Building is a fitting choice for Solidifi's western office because it was born out of the spirit of entrepreneurship and innovation of a person named Tom Botterill.

Tom Botterill was an Englishman who moved to Denver with his family back in 1887. His first job was working in a bicycle shop. After a few years, he opened his own shop and sold Pierce bicycles. In 1901, when Pierce began selling automobiles, the company hired Tom to manage its Denver car business, which Tom eventually bought. In 1903 Tom sold 40 new

automobiles; it was the beginning of a 40-year career in the car business.

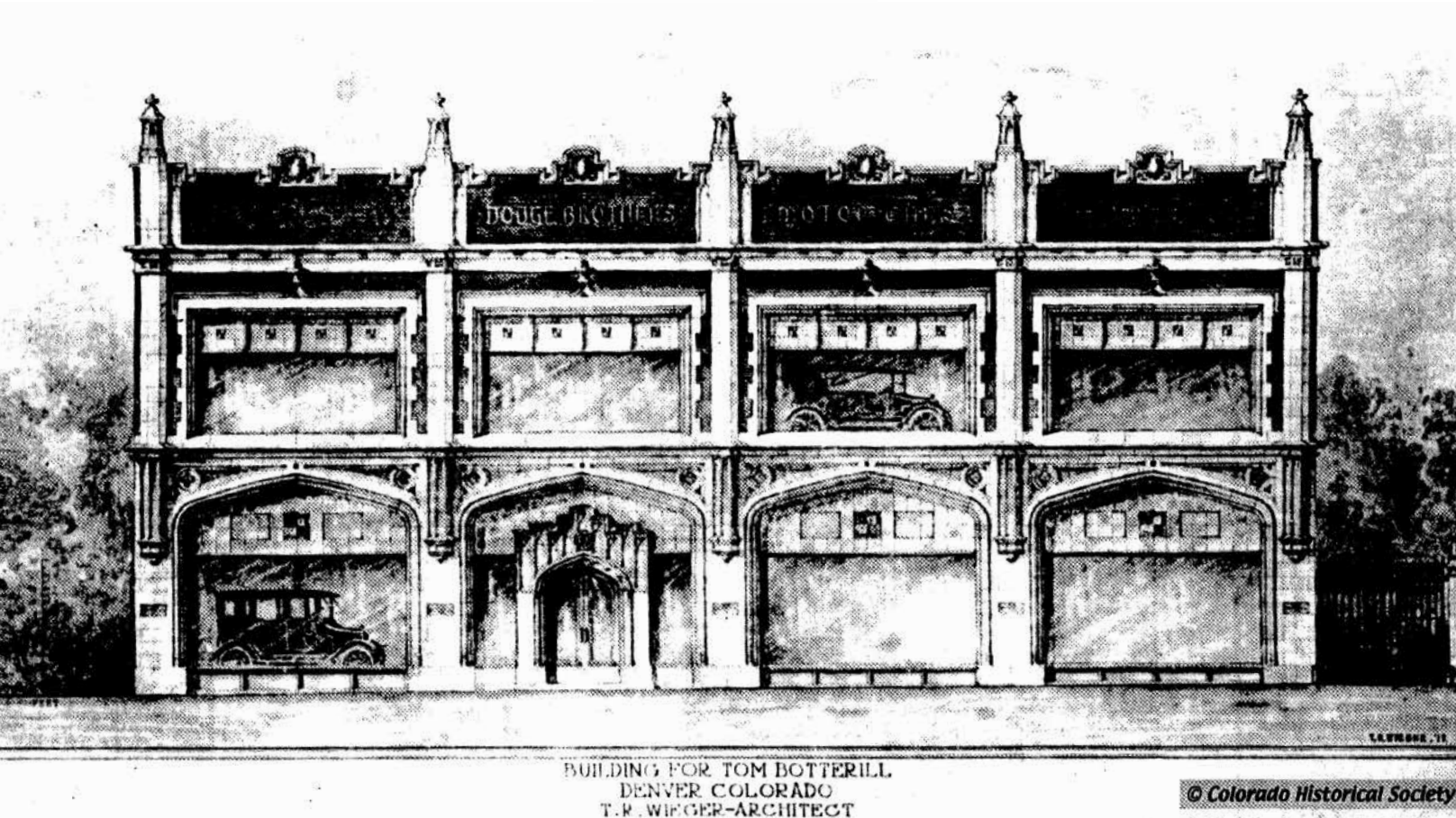
Tom's success selling cars inspired him to build a showroom. More success followed, which convinced him to sell a new line of cars produced by the Dodge Brothers. For this initiative Tom built a new, one-of-a-kind, \$200,000 showroom, the Dodge Building, which opened in July of 1920.

A BUILDING THAT SET A NEW STANDARD

The showroom was impressive to say the least. The Denver News described it as "one of the most beautiful automobile display rooms in America" while the Denver Post proclaimed: "The Tudor Gothic architecture and harmonious furnishings make one feel he has stepped into a corner of England or France."

The Dodge Building incorporated many unique features, including: at the back of the showroom, a large Gothic fireplace framed by oak paneling; an elaborately-stenciled vaulted ceiling; ornate light fixtures and furnishings; a cathedral Gothic portal front entrance of heavy oak with double doors; quatrefoil decorations in the corners above the first floor transom windows; and rooftop pinnacles.

Whether it was his decision to come to America, striking out and setting up his own business, foreseeing the promise and potential of the automobile, or setting a new standard for how automobiles should be displayed through his construction of the Dodge Building, Tom Botterill was a visionary, entrepreneur and persistent innovator. He would have made a perfect member of the Solidifi team.





CANYON COUNTY, IDAHO

Nampa, ID | Independent Appraiser

Fatherly Inspiration

Michael Morphey | Extraordinary Appraiser

What inspired Michael Morphey to become an appraiser? Spending over 35 years observing and assisting his father Jim who was a Realtor Emeritus and Commercial Broker. Michael has been an appraiser for over seven years now in Treasure Valley. As an appraiser Michael is defined by his commitment to being his best, high standards of ethics and competency, and the enjoyment he gets from working with people.

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

Anyone traveling to SW Idaho should float one of the many world class whitewater rivers.

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

In Boise there are many places to eat, but the Thai food at Mai Thai, the pizza at Guido's, or the breakfast at Goldy's are local favorites.

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

Boise is the perfect size, has a thriving downtown, and is proximate to outdoor recreational locations like Sun Valley, McCall, & Salmon River Country. Whether it's kayaking, hiking, fishing, mountain biking, resorting, or just connecting with nature, Idaho is renowned for its natural beauty.



Michael Morphey



BRADFORD COUNTY, PENNSYLVANIA
Powanda, PA | Independent Appraiser

An Ideal Aptitude

Tom Brecher | Extraordinary Appraiser

Tom Brecher had earned both a real estate and commercial insurance license and hadn't considered becoming an appraiser until a friend in the industry, who thought Tom had the ideal aptitude and skill set for the job, recruited him. Tom took his advice and officially began his new career as an appraiser in 2005. 12 years later he still enjoys the work and seeing new and different houses each week, and his clients in Bradford County enjoy the highly analytical reports he produces.

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

The Marie Antoinette Overlook, on Route 6 just outside of Wyalusing, PA.

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

For a great steak and a unique setting, I would go to the Villa Sena. 143 Villa Sena Blvd, Towanda, PA 18848

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

The best thing, for me, about living in Bradford County PA, is the rural setting, and the not hectic atmosphere.



Tom Brecher

get your independence back



Next Generation Mortgage Services





Next Generation Mortgage Services

www.solidifi.com

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