

EXTRAORDINARY

EXPERIENCE THE DIFFERENCE



solidifi

FALL - WINTER 2019

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FALL - WINTER 2019

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**TITLE AND SETTLEMENT SERVICES
VALUATIONS**

www.solidifi.com



30



38



10



33



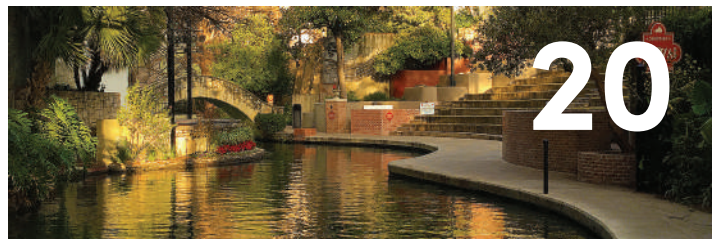
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WELCOME TO THE FALL/WINTER 2019 EDITION OF THE SOLIDIFI EXTRAORDINARY MAGAZINE!

Welcome to the Fall/Winter 2019 edition of the Solidifi Extraordinary magazine!

For more than a decade now, Solidifi has celebrated Extraordinary Appraisers – turning the spotlight on the dedicated professionals in our network who routinely go above and beyond to do an exceptional job and deliver an extraordinary customer experience.

Last year, Solidifi was thrilled to officially bring the Extraordinary program to the Title side of our business, continuing its long-standing tradition of recognizing the top performing professionals in our network.

In this edition, we introduce some of the recently awarded Extraordinary Notaries and learn about what makes them such valued partners to Solidifi. We also share some interesting results from the Solidifi Title Consumer Survey that demonstrate how the customer experience remains a crucial touchpoint that can significantly impact consumers' perception and overall rating of their experience with a lender.

This edition also explores industry trends that we believe are helping shape today's market. We discuss how new construction appraisals – a growing segment of the housing market – may represent a new opportunity for existing appraisers.

Congratulations to the Extraordinary Notaries and Appraisers featured in this magazine, and to the many others we hope to see in person at our various events this fall and winter.

The Solidifi Team



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ACKNOWLEDGING EXTRAORDINARY

Solidifi reviews the thousands of notaries we work with to identify those who demonstrate high levels of Solidifi's top three values – outstanding performance, exceptional customer service, and a commitment to quality. The Extraordinary Notary designation is a recognized symbol of excellence throughout the industry. It acknowledges appraisers as committed professionals that go above and beyond for the lender and homeowner. Solidifi holds our Extraordinary Notaries in the highest regard and view them as valued partners to the Solidifi team.

We are thrilled to welcome the following
individuals into the elite class of
Extraordinary Notaries



“
I feel the knowledge and guidance
I offer my clients makes them feel
that, in me, they have someone
that they can trust for their closing
needs.”

— CHRIS CROCKETT
INDEPENDENT NOTARY | HOUSTON, TX

HOUSTON, TX

CHRIS CROCKETT

Chris Crockett is one of the most patient notaries on the Solidifi platform. He has been known to pull over to the side of the road and wait for updated documents so he can complete the signing according to schedule. With his upbeat attitude and diligence, Chris has risen to the top as one of Solidifi's active agents faster than any other notary.

— Miranda Jones
Solidifi Region Manager

MY PATH TO BECOMING A NOTARY

I started as a notary seven years ago. The impetus for my interest and decision to become a notary stemmed from a desire to grow my accounting business and add another service to my existing suite of offerings.

THE REWARDS OF THE PROFESSION

I really enjoy meeting and interacting with people. Being a notary gives me a chance to use my expertise and educate clients on the closing process. I feel the knowledge and guidance I offer my clients makes them feel that, in me, they have someone that they can trust for their closing needs.

GOING ABOVE AND BEYOND

Once I took on a very last minute closing, and it was a transaction that needed to fund the same day. I offered to handle the signing which meant I would have to drive the documents to the title company after the signing. In essence, I went the extra mile to ensure it closed within this very short timeline.

THE IMPORTANCE OF PROFESSIONALISM

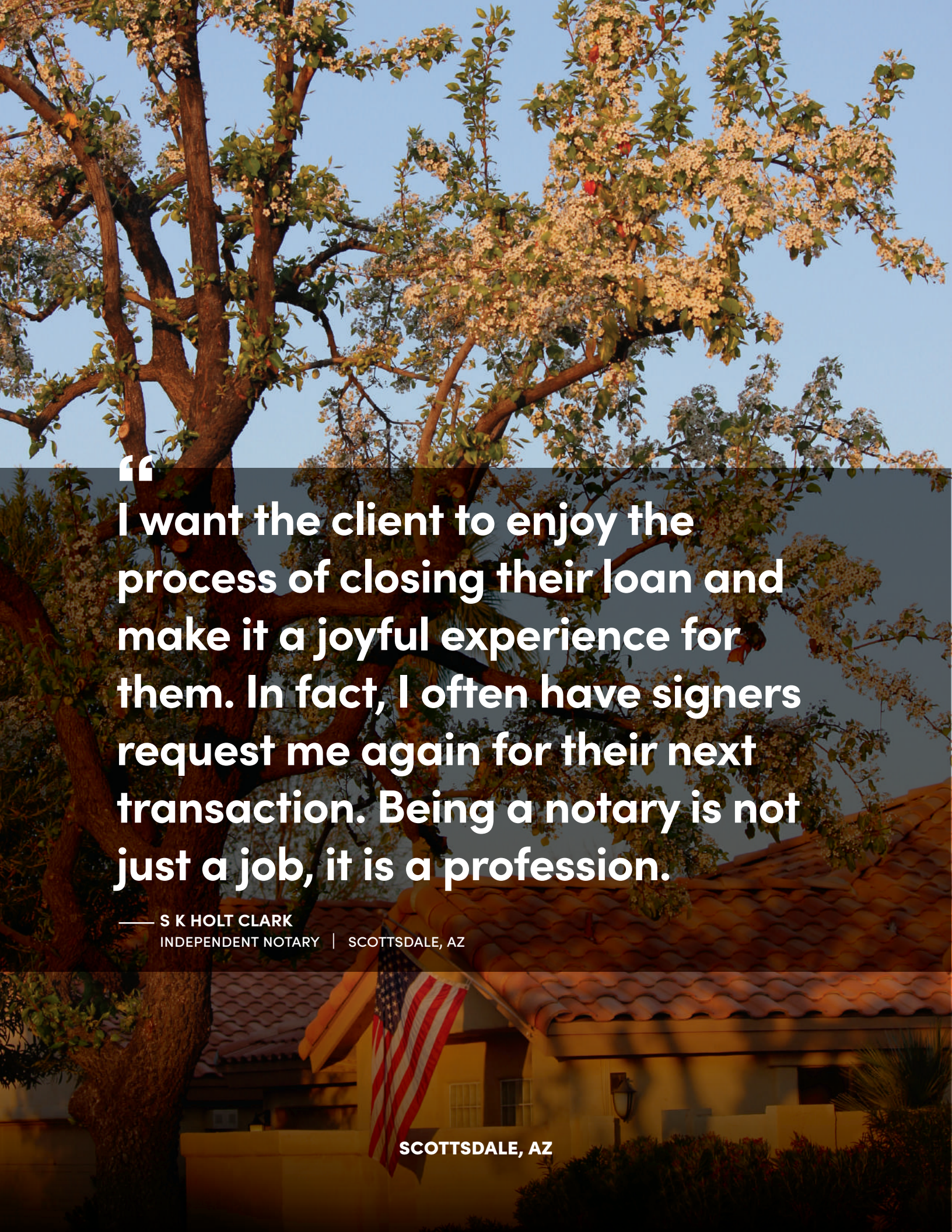
For me, being professional means providing great customer service, being on time to closings, answering the signer's questions thoroughly and creating a memorable experience for all involved, every time.

PARTNERING WITH SOLIDIFI

Solidifi has always been an industry leader for title services and that was impressive to me. The process to become a vendor was smooth and the notary support team is fantastic!



CHRIS CROCKETT
INDEPENDENT NOTARY
HOUSTON, TX



“
I want the client to enjoy the
process of closing their loan and
make it a joyful experience for
them. In fact, I often have signers
request me again for their next
transaction. Being a notary is not
just a job, it is a profession.

— S K HOLT CLARK
INDEPENDENT NOTARY | SCOTTSDALE, AZ

SCOTTSDALE, AZ

SK HOLT CLARK

SK embodies exactly what we look for in our notary partners. She is extremely reliable, thorough, and friendly. She covers the busiest region on the Solidifi platform. She's always a pleasure to speak to and has a contagious positive attitude. We have received nothing but positive feedback from SK's performance with our lenders and borrowers.

— Miranda Jones
Solidifi Region Manager

MY PATH TO BECOMING A NOTARY

I started about 30 years ago as a mortgage originator in Portland, Oregon. But in 2011 I decided to leave that profession unsure what to do next but I knew I wanted to stay in the mortgage lending industry. In 2011 I decided to leave that profession, unsure what to do next, but I knew I wanted to stay in the mortgage lending industry. I took all the recommended courses and was licensed in 2012.

THE REWARDS OF THE PROFESSION

The thing I find the most rewarding about being a notary signing agent is that I am able to calm down the most nervous signers and help them to understand what they are signing.

GOING ABOVE AND BEYOND

On one occasion, I was assigned to a reverse mortgage closing. The homeowner was undecided, and his loan officer couldn't convince him that he was making the right decision. After listening to them discuss the issues and making no headway, I shared my personal experience and explained the numbers in more detail. After thinking about it a bit more, he signed the paperwork. As I was getting into my car afterwards the signing, the loan officer ran after me and thanked me profusely for saving the transaction for him. That felt amazing!

THE IMPORTANCE OF PROFESSIONALISM

From showing up on time to how I dress, how I carry myself walking in to the signing, to how I conduct my signings is extremely important. I want the client to enjoy the process of closing their

loan and make it a joyful experience for them. In fact, I often have signers request me again for their next transaction. Being a notary is not just a job, it is a profession.

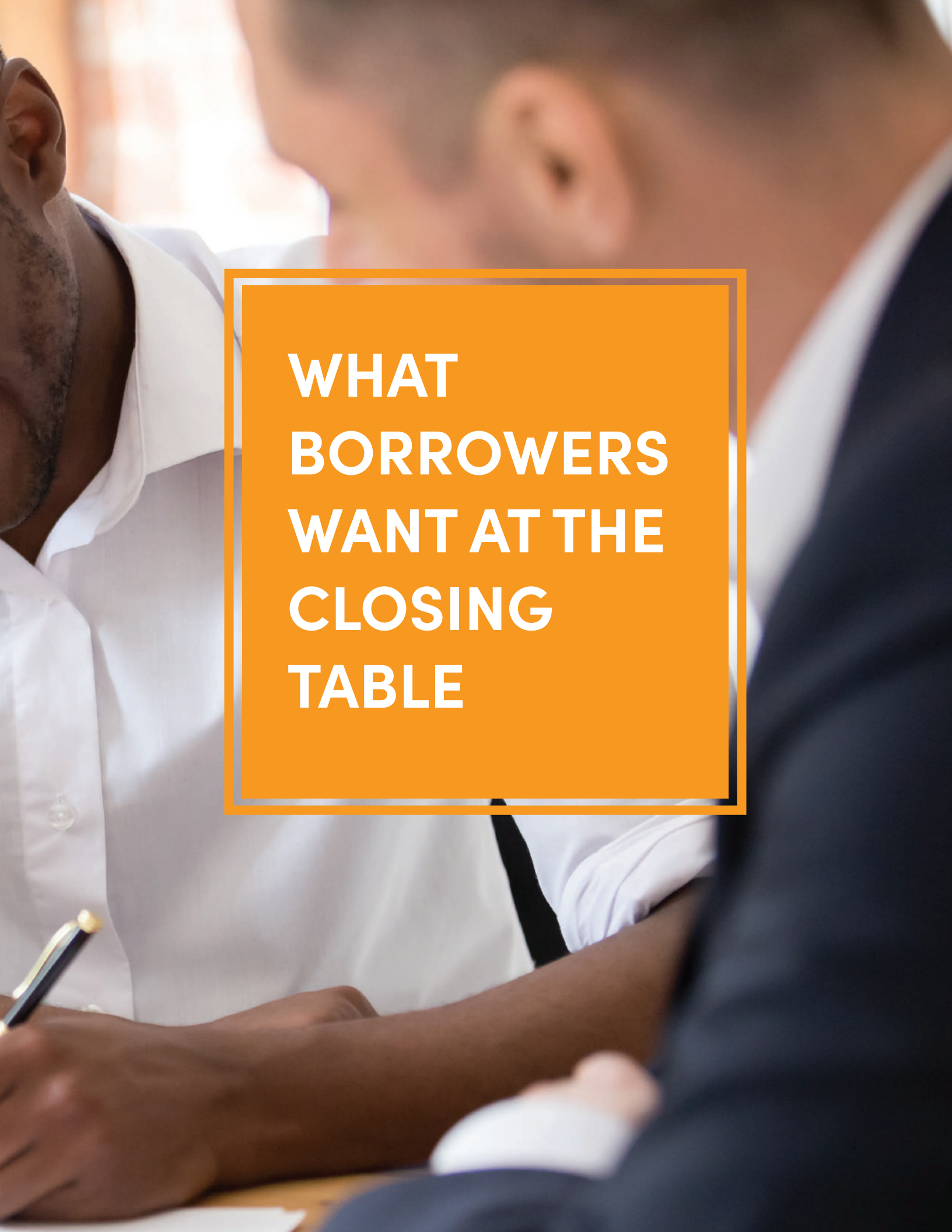
PARTNERING WITH SOLIDIFI

I chose to work with Solidifi because the entire experience, from first being assigned to the closing, all the way through to the close is seamless. I rarely have to worry about whether or not I will get documents in time for my closing appointment or being paid on time. It's a rare experience in this business to find an escrow/title company with this much concern for the entire closing process.



SK Holt Clark
INDEPENDENT NOTARY
SCOTTSDALE, AZ



A blurred background image of a business meeting. In the foreground, a man in a white shirt is writing with a pen. In the background, another man in a suit is visible, looking down. The scene is brightly lit, suggesting an office environment.

WHAT BORROWERS WANT AT THE CLOSING TABLE

Mortgage closings are often the last human touch point in the entire mortgage process. It's the interaction that leaves a lasting impression, but for some borrowers it's regarded as the least enjoyable part of the process.

A recent survey conducted by Solidifi revealed that borrowers would rather deep clean their home or give up coffee for a week than go through the closing process again.

So why did they feel this way? It turns out that 44% had problems with the paperwork or filing, and 22% had experienced delays during the closing process.

"Many lenders aren't fully aware of just how dissatisfied borrowers are with the closing experience," states Loren L. Cooke, President, Solidifi. "Whether it's a standard closing or a hybrid e-closing, lenders struggle with efficiency, consistency and the varying level of professionalism of the people sitting across from their customers when it comes time to close the mortgage and it's leaving a negative impression."

Once viewed as just a "back office" process, the closing can have a significant impact on the borrower's willingness to engage that lender again.

How significant?

Well, consider these two findings from Solidifi's survey.

Of those borrowers who reported they had a good closing experience with their lender, 68% said they would work with their lender again and 47% said they would recommend their lender to a family member, friend or colleague.

Clearly delivering a better closing experience is good for business.

So how can lenders ensure that they deliver the closing experience borrowers want?



Many lenders aren't fully aware of just how dissatisfied borrowers are with the closing experience.

— Loren L. Cooke,
President, Solidifi

Participants in the Solidifi survey had a few suggestions, saying they wanted notaries who are knowledgeable, prepared and efficient.

Solidifi is leading the charge on meeting today's customer expectations. The company's platform leverages technology to objectively score and recommend title

What's more, the Solidifi survey revealed that 81% of borrowers would prefer an in-person closing – reinforcing the importance of having someone who can explain things as they proceed through the closing on a home purchase or refinance. Interestingly, 70% of respondents also indicated they wanted a more digital experience.

Borrowers would prefer to close:

 **81%** In-person

 **19%** Entirely digitally

 **70%**


of borrowers want a more digital experience at the closing table.

Borrowers want closing agents who are:

 **49%** Knowledgeable

 **34%** Prepared

 **31%** Efficient

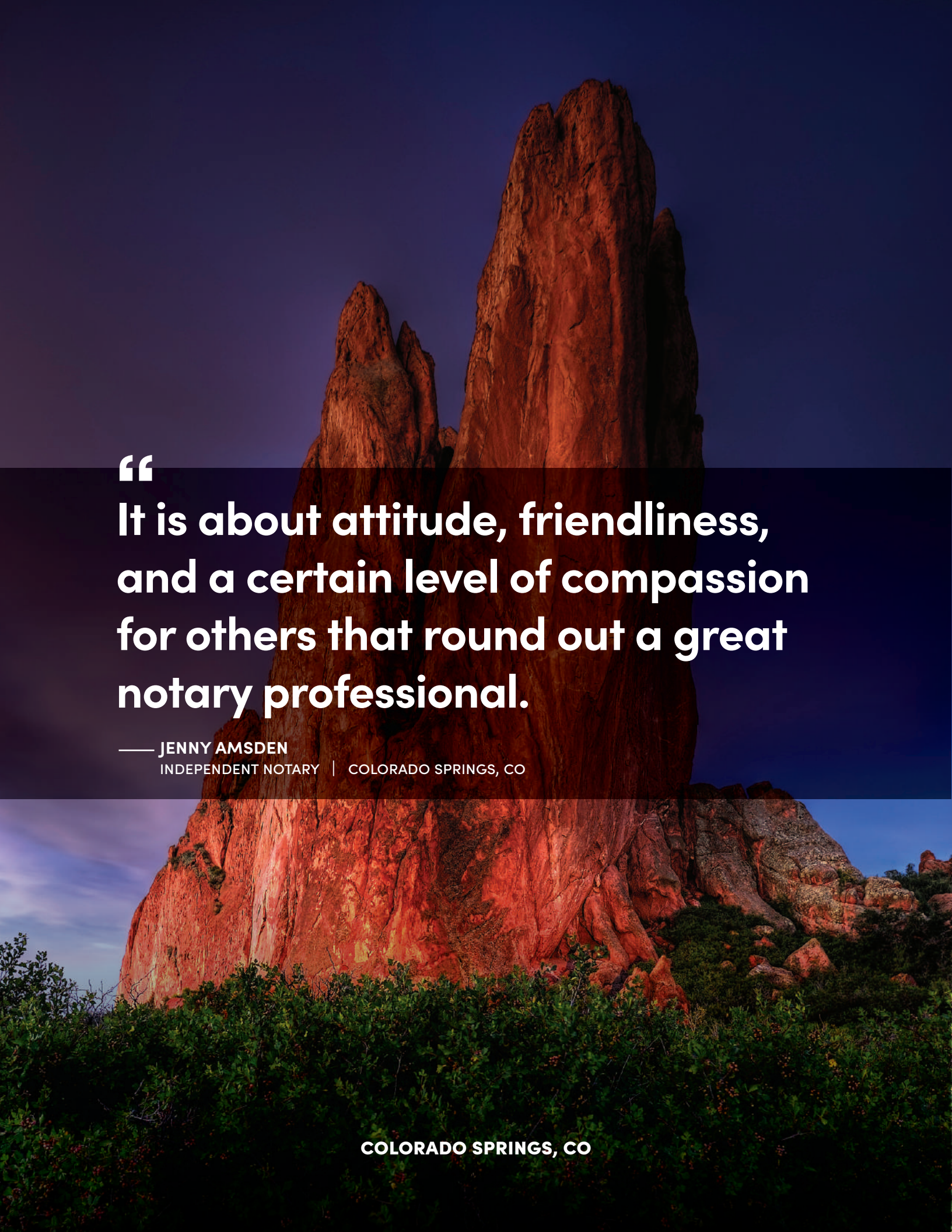
 A good closing agent experience reflects positively on the lender:

68%
Would work with their lender again

47%
Would recommend their lender to a friend or colleague

agents based on factors such as knowledge, preparedness, efficiency and experience. This vetting allows lenders to deliver a closing experience that is faster, better and more enjoyable.

As lenders continue to digitize the mortgage journey, it's clear that there are opportunities to leverage technology to create a better customer journey and make the closing experience extraordinary for every borrower.



“
It is about attitude, friendliness,
and a certain level of compassion
for others that round out a great
notary professional.

— JENNY AMSDEN
INDEPENDENT NOTARY | COLORADO SPRINGS, CO

COLORADO SPRINGS, CO

JENNY AMSDEN

Jenny Amsden's expertise in the field has earned her the spot that she holds as one of the top notaries on our active panel. Her willingness to go far for signings, along with her unlimited availability, makes her a valuable partner and her knowledge of closings makes her a favorite amongst our borrowers.

— Rachel Berard
Solidifi Region Manager

MY PATH TO BECOMING A NOTARY

I became a notary in 2012 in Nebraska. I was working for Oakwood Homes as their Office Manager in Omaha notarizing lien waivers, land purchase and new home purchase documents. I understood real estate from the document side early on before I started as a notary. I started Purple Peak Solutions 24/7 Mobile Notary Service in February 2016. Today, I do 5-10 loan signings per day and I have other notaries covering most of the general notary work.

THE REWARDS OF THE PROFESSION

The interaction with great people every day and helping them take care of important matters.

I am happy to help everyone I encounter. As Doctor Who says: "900 years of time and space, and I've never met anyone who wasn't important."

GOING ABOVE AND BEYOND

I recently had a split signing sent to me from out of state that turned out to be five hours away. I still arranged to meet with the client as soon as I finished the five other local signings I had already booked for that day. I drove back the same night, getting home at 9 p.m., and ensuring I was on time for an 8 a.m. signing appointment the following morning. The client couldn't believe that I made the trip and the borrower was very thankful. I was just happy to help!

THE IMPORTANCE OF PROFESSIONALISM

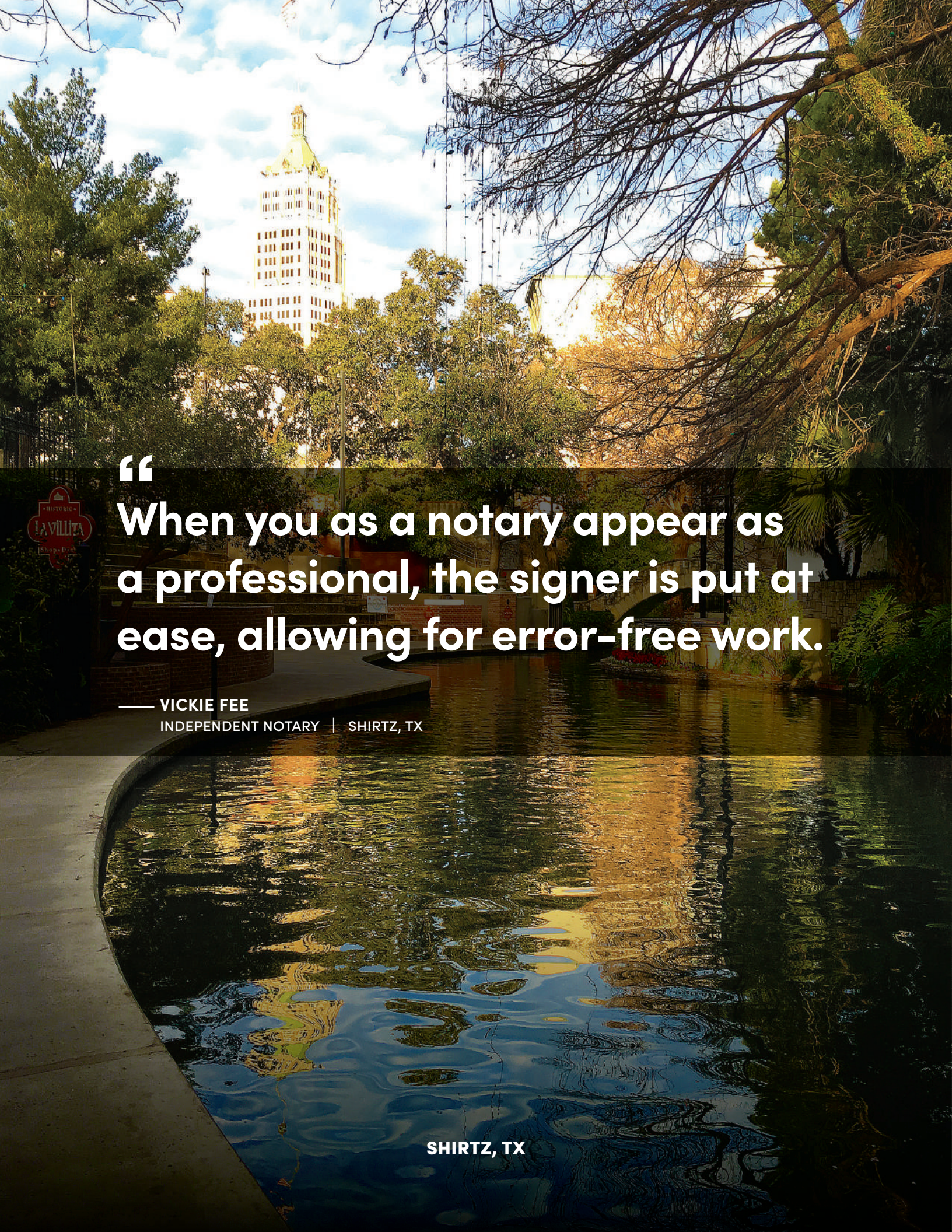
I feel being a professional is more than a suit and tie, prim and proper look. It is about attitude, friendliness, and a certain level of compassion for others that round out a great notary professional.

PARTNERING WITH SOLIDIFI

I love working with Solidifi! Our relationship has been growing for the past couple years. The fees are great and reasonable for the packages. Everyone I have ever encountered with the company has been wonderful. My favorite for sure!



JENNY AMSDEN
INDEPENDENT NOTARY
COLORADO SPRINGS, CO

A scenic view of a park with a pond in the foreground, trees, and a tall building in the background. The pond reflects the surrounding greenery and the building. The building has a distinctive yellow-tiled roof and many windows. The trees are lush and green, with some bare branches visible in the upper right. The sky is blue with some clouds.

“
When you as a notary appear as
a professional, the signer is put at
ease, allowing for error-free work.

— VICKIE FEE
INDEPENDENT NOTARY | SHIRTZ, TX

SHIRTZ, TX

VICKIE FEE

Vickie Fee never declines an order and always has the customer's best interest at mind. Her diligence in document preparation and review has saved us a few closings and is an exemplification of what our extraordinary notaries bring to the table.

— Derek Krueger
Solidifi Region Manager

MY PATH TO BECOMING A NOTARY

In the early 1990s, I was asked to be the signing agent on a mortgage. Being a Louisiana Notary Public and a paralegal, I had knowledge of mortgages, real estate transactions, legal signings, etc. And so began my part-time job as a notary while working as a full-time paralegal. In 2016, I moved to Texas to care for my 82-year-old mother. I was in the final stages of being hired as a paralegal by a prominent law firm when I received a phone call telling me my mother had stage 4 cancer. I knew in an instant that I was now a full-time notary.

THE REWARDS OF THE PROFESSION

Being a full-time notary allows for me to take mom to all her treatment and testing while doing work I love. I can thankfully say mom is in remission today! I love my job and will remain doing this full-time, as I tell my clients, "until my legs fall off."

GOING ABOVE AND BEYOND

I try to give 100% to each and every job I do. I can say that the elderly, widows and disabled can sometimes call for extra patience and assurance in just listening and reassurance. I always try to make each customer happy which in turn trickles down to me.

THE IMPORTANCE OF PROFESSIONALISM

Being a professional is just what it means, looking, speaking, walking, dressing, everything should come across as professional to the client. When you as a notary appear as a professional, the signer is put at ease, allowing for error-free work.

PARTNERING WITH SOLIDIFI

Initially, it was the pay that attracted me. Over time, I have come to appreciate that your company is always professional and respectful towards me as a notary. Your recognition of us is so refreshing and uplifting! I can say that you are number one on my list of partners and I continually strive to perform errorless signings.



Vickie Fee
INDEPENDENT NOTARY
SHIRTZ, TX

A composite image featuring the Charlotte skyline at dusk in the background. In the foreground, a highway curves through a green landscape, with long-exposure light trails from cars creating vibrant red and orange streaks. A green highway sign is visible on the right side of the road.

“
It’s an absolute pleasure to see
how much people appreciate the
convenience of me being able to
come to them.

— ALEXIS LITTLE
INDEPENDENT NOTARY | CHARLOTTE, NC

CHARLOTTE, NC

ALEXIS LITTLE

Alexis is truly one of a kind, she makes the hardest Solidifi assignments a breeze. If Alexis is available, she will help us out – Solidifi is grateful for notaries like Alexis.

— Derek Krueger
Solidifi Region Manager

MY PATH TO BECOMING A NOTARY

I was a caregiver for a disabled veteran who was refinancing his property at the time when a notary came to his home. I was immediately intrigued by how helpful this person and his services were. I knew at that moment that it was something I wanted to do because I have always had a passion for helping people.

THE REWARDS OF THE PROFESSION

Hands down the most rewarding part of the job is being able to help someone that otherwise may not have had access to these services or would have had a difficult time traveling to a stationary notary. It's an absolute pleasure to see how much people appreciate the convenience of me being able to come to them.

GOING ABOVE AND BEYOND

I can recall a time when a couple's paperwork needed to be corrected which delayed their signing by three days. Their rate lock expiration date was looming and the husband had to travel for business the day after Thanksgiving. I met with them on Thanksgiving morning to ensure everything was signed and notarized. A similar situation happened with a veteran who needed to re-execute his entire package. I had to drive an hour and fifteen minutes late in the evening to ensure his documents were notarized before the midnight deadline.

THE IMPORTANCE OF PROFESSIONALISM

To me, being professional means representing everyone involved in the transaction with the highest level of excellence possible. This begins right when I accept an assignment

by scheduling adequate time in between appointments to accommodate changes that may occur. It also includes the way I prepare the borrowers for the appointment during the confirmation phone call. It encompasses my dress and grooming, the cleanliness of my vehicle and the document package as well as my supplies. And it culminates in clear communication up to and through the signing. I end every signing with a thorough review of all the documents to ensure error-free documents are returned.

PARTNERING WITH SOLIDIFI

The procedures are clearly communicated, and there is a definite culture of teamwork. The support they give to notaries working with them is outstanding. It's a pleasure to work with such a great group of people who are so genuinely dedicated to helping you do an excellent job.



Alexis Little
INDEPENDENT NOTARY
CHARLOTTE, NC



ACKNOWLEDGING EXTRAORDINARY

Solidifi reviews the thousands of appraisers we work with to identify those who demonstrate high levels of Solidifi's top three values – outstanding performance, exceptional customer service, and a commitment to quality. The Extraordinary Appraiser designation is a recognized symbol of excellence throughout the industry. It acknowledges appraisers as committed professionals that go above and beyond for the lender and homeowner. Solidifi holds our Extraordinary Appraisers in the highest regard and view them as valued partners to the Solidifi team.

We are thrilled to welcome the following
individuals into the elite class of
Extraordinary Appraisers



“
If you want to be respected in your
profession, no matter what it is, you
have to be professional.

— ANNETTE YOUNG

INDEPENDENT APPRAISER | COLUMBUS, OH

COLUMBUS, OH

ANNETTE YOUNG

Annette Young has been working as an appraiser in the Columbus, OH area for the past 18 years. Annette's passion for the industry and years of experience make her a tremendous asset to Solidifi. She strives to make Solidifi a top priority and is always willing and ready to face any challenges that come her way.

"It is a pleasure to learn from Annette's wealth of knowledge and experiences."

— Rachel Berard
Solidifi Region Manager

MY PATH TO THE APPRAISAL INDUSTRY

Before beginning my career as an appraiser, I worked in restaurant management. I knew someone who worked in the real estate industry, and they suggested that becoming an appraiser might be a good fit for me. I have always been a self-starter and very motivated to get my work done, and these skills benefited me throughout my time in restaurant management. I was able to transfer these same skills into my career as an appraiser.

THE REWARDS OF THE PROFESSION

The biggest reward of working as an appraiser is meeting all of the people involved in the process. When you go out to inspect a property, you have the opportunity to interact with a lot of different people, whether it be a homeowner, a realtor, etc. I have met some great people over the years.

GOING ABOVE AND BEYOND

A homeowner advised us that her husband had passed away on the morning that we were scheduled to do the inspection. We decided to send an additional report to the client without the husband's name listed so there would be no issue closing the loan as the report would only be in the wife's name.

THE IMPORTANCE OF PROFESSIONALISM

Professionalism is important in order to gain public trust and respect. If you want to be respected in your profession, no matter what it is, you have to be professional. It does not matter if you are communicating with an executive assistant or a CEO, you need to demonstrate to people that you are a professional and treat everyone with the same respect.

PARTNERING WITH SOLIDIFI

I really enjoy working with my Region Manager, Rachel. She is great, very professional, and on the ball. I appreciate her for all that she does.



Annette Young
INDEPENDENT APPRAISER
COLUMBUS, OH



“
I take pride in the fact that clients
trust me for my expertise in the
field and that I provide them with
information that they rely upon to
make decisions.

— **MARK DEANGELIS**

INDEPENDENT APPRAISER | ERIE NORTH, NY

ERIE NORTH, NY

MARK DEANGELIS

Mark DeAngelis has been appraising for the last 30 years and has proved to be a strong anchor on the Solidifi panel for Erie North, NY. Mark's geographical competency and strong communication are critical assets that make him an excellent Solidifi partner.

"I am incredibly proud of Mark for becoming an Extraordinary Appraiser. Mark's expertise in the field has helped me grow as a Region Manager in understanding the diversity of the market."

— **Carl Monkelbaan**
Solidifi Region Manager

MY PATH TO THE APPRAISAL INDUSTRY

I graduated with a B.A. in Economics and a Minor in management. I have many family members in the construction business, and I had always had an interest in Real Estate. Fresh out of college, the profession of a Real Estate Appraiser looked like a cool career to get into.

THE REWARDS OF THE PROFESSION

The appraisal is an important piece of the financing process and financial planning for many people. I take pride in the fact that clients trust me for my expertise in the field and that I provide them with information that they rely upon to make decisions.

GOING ABOVE AND BEYOND

A client placed a rush on an appraisal order for a high-profile borrower. The borrower was in town for a short period of time and only had one evening available for the inspection. It was wintertime, which meant

it was already close to dark out by 4:30pm. Usually, inspecting the outside of a property and taking exterior photos in the dark is not the best idea. To meet the rushed deadline, I requested to inspect the exterior of the property in the daytime and come back at the scheduled time in the evening to complete the interior inspection.

THE IMPORTANCE OF PROFESSIONALISM

The appraiser, in many cases, is the only face a borrower will see in the entire loan process. It is of the utmost importance for an appraiser to display professionalism in all aspects of the appraisal process.

PARTNERING WITH SOLIDIFI

I work with Solidifi for the seamless nature of the entire process. Communication is excellent, the Region Managers are easy to work with – it's like having a partner in business. Hard work is rewarded, and they appreciate a good working relationship.



Mark DeAngelis
INDEPENDENT APPRAISER
ERIE NORTH, NY



“
Going above and beyond is just
what I do to get every job done.”

— **PETER SAMET**

INDEPENDENT APPRAISER | ORANGE COUNTY, CA

ORANGE COUNTY, CA

PETER SAMET

Peter Samet has been appraising for the last 17 years, and his years of experience have proved to be a true asset to Solidifi. Peter manages a high volume of work and consistently delivers quality reports in a timely and efficient manner.

“Peter is the definition of an Extraordinary Appraiser. We greatly appreciate the work he does for Solidifi.”

— Eric Thomas
Solidifi Region Manager

MY PATH TO THE APPRAISAL INDUSTRY

I decided to become an appraiser following what felt like a pretty turbulent career in Financial Services. My original goal was to become a Securities Analyst and work for an investment bank. When I realized that wasn't going to pan out, I wrote down a list of what I believed were my top skills and what other professions I might be able to apply them to instead, and...voila!

THE REWARDS OF THE PROFESSION

The greatest reward is having the ability to get out of the office and meet new people. Each assignment allows me the chance to meet someone new. I get some physical activity too – measuring houses and climbing ladders to inspect attics from time to time.

GOING ABOVE AND BEYOND

It's funny, I think working as an appraiser requires you to go above and beyond. It's

the nature of the business; I view all of my orders as equally important. I feel that going above and beyond is just what I do to get every job done.

THE IMPORTANCE OF PROFESSIONALISM

I am the only person who creates a reputation for what I do. Simply put, I am my business. Because of that, professionalism is crucial. I want to be certain that everyone I deal with views me in a positive light. I always try to demonstrate professionalism and deliver what I would expect if I were on the receiving end.

PARTNERING WITH SOLIDIFI

Solidifi is a great partner and I really enjoy working with them. They have skilled people throughout the company working in complementary capacities who understand how to communicate effectively. This helps me be the best I can be at what I do, and I appreciate the partnership I have with them.



Peter Samet
INDEPENDENT APPRAISER
ORANGE COUNTY, CA



NEW CONSTRUCTION

Over the last decade, U.S. single family housing starts have nearly doubled as they continue their march toward pre-crisis levels. In fact, appraisal assignments for new construction homes make up a significant portion of today's market. For the appraisers with the right skills, this represents an opportunity to tap into a growing segment of the housing market.

Appraising for new construction assignments requires more experience and specific competency because the scope of work is more thorough and complex than a conventional appraisal. Strong analytical skills and deep market expertise are essential to evaluating potential buyer alternatives. With no traditional data sources to rely upon, appraisers look to builders and local realtors that specialize in new home sales to provide valuable information, which they can also verify with reputable third-parties like title companies.

Appraisers must also be familiar with the development where the new build is located, including the specifics of the development: number of phases, total units, different models, common amenities, estimated completion dates and several other important factors. They take into account the base prices in the development and any premiums being paid for neighboring lots. Knowing which competing developments in the region a prospective buyer may consider as an alternative is an essential part of developing a credible report.

Home builders are one of the most valuable resources for appraisers; they are a true local expert for both the subject property and surrounding developments.

“The appraiser’s relationship with the builder is a critical piece in the new build process,” says Brian Walsh, Vice President of Purchasing and Production at Highland

lists of common upgrades in comparable subjects. They can also provide a detailed overview of the broader community and confirm how many, if any, additional subdivisions are planned, in progress, and completed. “Asking the right questions and staying in contact with the builder will ensure that the appraisal process runs smoothly,” adds Walsh.

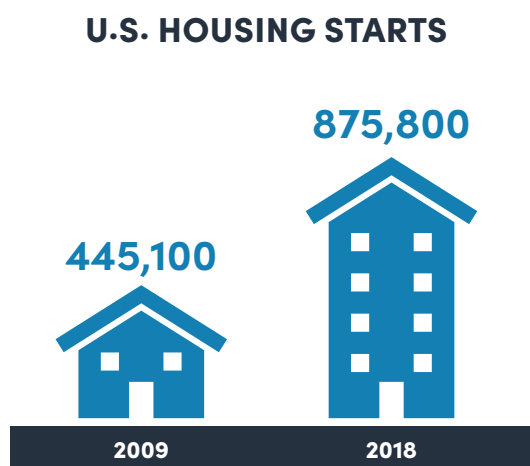
Home builders are one of the most valuable resources for appraisers; they are a true local expert for both the subject property and surrounding developments.

Homes in Lakeland Florida. “It’s essential that appraisers communicate with the builder to truly understand the specifics of the property and development.” The builder has access to vital information that the appraiser needs, such as plans and specifications of the development, marketing and exposure time information, as well as

Having strong builder relationships from the get-go can provide a significant advantage to appraisers – it can also offer lenders and homebuyers greater confidence.

In addition to the analysis of the subject property, appraisers must also be familiar with lender requirements for the appraisal assignment which are outlined in the letter of engagement. Specifications for new construction appraisal reports vary from lender to lender. For example, there may be differences in acceptable market indicators, the requisite number of comparable properties from the subject development, or the photo requirements. Appraisers must take the time to review the specific requests for every order to ensure they are capturing all of the elements required by the lender.

Overall, transactions involving new homes are fluid and subject to numerous changes



Source: U.S. Census Bureau

as buyers often make upgrades throughout the building process which can influence the purchase price. This underscores the importance of frequent and effective communication with all parties involved in the transaction. Appraisers must constantly review developer changes and amend their reports accordingly – this includes reviewing the most current version of the purchase contract to ensure accuracy.

The final inspection is often the last step in the process prior to closing. Delays at this stage can prevent borrowers from closing on time, and ultimately change the date they are able to move into their new home – in many cases, causing a logistical nightmare at an extremely stressful time. To avoid these delays, appraisers who specialize in new construction know they must also be available for final inspections at a moment's notice. Being flexible and available to

guarantee that the closing process goes smoothly is mission critical for both the lender and the homeowner.

When it comes to new construction, appraisers play a vital role in helping provide a positive experience for lenders, builders and homeowners. As this segment of the housing market continues to grow, appraisers should consider partnering with experienced new construction appraisers with a view of expanding their business.

“New Construction assignments have very unique and specialized requirements, and not every appraiser has the qualifications to handle these orders. Expanding into new construction work has not only allowed me to grow my skillset, but has made me more marketable as an appraiser,” says Dallas-based Matt Waldron of Waldron Appraisal Services, LLC.





“
What I love about appraising is
that you are constantly learning
and growing your skillset.

— **PATRICK RENFREW**
INDEPENDENT APPRAISER | BELL & MCLENNAN, TX

BELL & MCLENNAN, TX

PATRICK RENFREW

Patrick Renfrew has been working as an appraiser for the past 19 years. Born and raised in the greater Austin, TX area, Patrick has a solid understanding of the changes his region has undergone over the last two decades and always ensures that he stays educated and up-to-date on changing market trends.

“Patrick is thorough in his work and can quickly dissect any issues that might arise in the appraisal process and present them to Solidifi so we can work through them together.”

— Fran Wirtner
Solidifi Valuations Manager

MY PATH TO THE APPRAISAL INDUSTRY

I was introduced to the appraisal industry by my neighbor who offered me a summer job taking comparable photos and helping out his appraisers with office work. I was immediately interested in the work they were doing. Within a year after that summer, I was a licensed appraiser.

THE REWARDS OF THE PROFESSION

What I love about appraising is that you are constantly learning and growing your skillset. In order to remain an expert in your region, you have to stay educated on all types of properties, changing price points, and overall stay on pace with the way the market is changing.

GOING ABOVE AND BEYOND

There was an assignment I took that listed the property as a standard new build home. I arrived to find a 6,000 square foot metal structure with 8 bedrooms, 2 kitchens, and

a whole lot of land! It took about 2 months to complete the report. My Region Manager was with me every step of the way, and together we were able to work through the ups and downs and hand in a fully finalized report.

THE IMPORTANCE OF PROFESSIONALISM


Throughout my career, I've worked with colleagues who don't always put forth the effort they should towards every order. To me, my professionalism and performance sets me apart. It is my name and credibility attached to the report, and I always want my work to be a professional representation of myself.

PARTNERING WITH SOLIDIFI

Working with Solidifi has made me a better appraiser in a lot of ways. I've grown to understand their detailed review process and have applied what I've learned to all of my reports. I hold myself and my reports to a much higher standard because of Solidifi.



Patrick Renfrew
INDEPENDENT APPRAISER
BELL & MCLENNAN, TX

A tropical beach scene with palm trees and the ocean at sunset. The sky is a warm orange-yellow, and the palm trees are silhouetted against it. The ocean is visible in the background, and the sandy beach is in the foreground.

“
It is important in this field that
appraisers exhibit professionalism
because we play an important role
in the home loan & valuation process.

— **YADER CASTILLO**
INDEPENDENT APPRAISER | FORT LAUDERDALE, FL

FORT LAUDERDALE, FL

YADER CASTILLO

Yader Castillo has been appraising in the South Florida tri-county area for the last 13 years and is one of Fort Lauderdale's top performing appraisers. Yader's positive attitude and ability to consistently exceed expectations makes him an excellent partner with Solidifi.

"I recall working with Yader on an order where I reached out to see if he could help with delivering a rush order to a client. He responded with, 'For Solidifi? Anything!'"

— Nicole Sindoni
Solidifi Region Manager

MY PATH TO THE APPRAISAL INDUSTRY

I have been appraising in the South Florida tri-county areas for the last 13 years. I studied business in college, and I have always had an entrepreneur mentality. I decided to become an appraiser because I knew my business and analytical background would help me be successful in this field.

THE REWARDS OF THE PROFESSION

The biggest reward of working as an appraiser is having independence and the flexibility to manage my own workload and schedule.

GOING ABOVE AND BEYOND

A client contacted me mid-afternoon with a rush request. There was a closing scheduled for the same day, and they needed an appraisal inspection completed and report submitted as soon as possible. Although I had a couple of other inspections already scheduled for that day, I was able to

rearrange some inspections and complete the rush order for my client. The client had the report later that afternoon, and I was informed that all went well with the closing.

THE IMPORTANCE OF PROFESSIONALISM

For me, it is important to always remain professional. As an appraiser, I not only represent myself, but also my client. It is important in this field that appraisers exhibit professionalism because we play an important role in the home loan and valuation process.

PARTNERING WITH SOLIDIFI

Working with Solidifi provides me the opportunity to partner with one of the industry's top AMCs. Solidifi also provides fair and competitive fees to their appraisers with timely payments, which is important to small business owners like myself.



Yader Castillo

INDEPENDENT APPRAISER
FORT LAUDERDALE, FL



FALL - WINTER 2019

UPCOMING EVENTS

Meet the Solidifi team and learn more about our growing network at these upcoming events this fall.



MBA Annual Convention & Expo

October 27 – October 30, 2019

Austin Convention Center – Austin, TX



NAFCU Lending Conference

November 4 – November 6, 2019

The Westin Austin – Austin, TX



MBA Servicing Solutions Conference & Expo

February 23 – February 26, 2020

Hyatt Regency Orlando – Orlando, FL



Valuation Expo

March 19 – March 21, 2020

The Jung Hotel – New Orleans, LA



Ellie Mae Experience

March 23 – March 25, 2020

Grand Hyatt San Diego/Marriott Marquis San Diego Marina – San Diego, CA



CBA Live

March 23 – March 25, 2020

Hilton San Diego Bayfront – San Diego, CA

HUMBLED BY YOUR KIND WORDS



Dependable on all the important things for an appraiser: good communication, honest dealings, fair split, good people.

—— *Richard Johnson, CA*

Compared to other Appraisal Management Companies, Solidifi is rated the highest with how they manage the process.

—— *Jean King, GA*

Everyone I deal with is very friendly and professional. Solidifi is definitely my favorite AMC to work with.

—— *Andrea Lindsay, MN*

Overall great experience. Efficient and well-organized system with reasonable quality standards.

—— *Thomas Lee, NH*

I do my job with less interruptions from Solidifi than my other AMCs. They also keep my assignments relatively close to my location.

—— *Brian Jemilo, IL*

Each person I've interacted with at Solidifi has been knowledgeable, helpful, and consistently professional.

—— *Cathy Alford, KY*

One of the most professional AMCs in the business.

—— *Fredrick Hunter Boehmer, UT*

Excellent service and communication – Solidifi makes you feel part of the team.

—— *Ronald Laws, CA*

During the on-boarding process Solidifi demonstrated an efficient, professional process. They appear strongly committed to providing quality valuations.



Eric Dahl, NC

