

EXTRAORDINARY

EXPERIENCE THE DIFFERENCE




solidifi

2021 EDITION

2021 EDITION

Welcome to the 2021 edition of the Solidifi Extraordinary magazine!

What an incredible year it has been – to say that we have been on a roller coaster in this industry would be a wild understatement. The Solidifi team would like to extend our well wishes to you and your families. We hope that you are keeping healthy and safe wherever you may be.

During these unprecedented times, Solidifi is thankful for the unwavering support of our field professionals. We are incredibly proud of the tens of thousands of appraisers, notaries and attorneys on our network who have gone above and beyond to support homeowners, likely at a time when they need it most.

In this edition of Extraordinary, we introduce some of our 2021 Extraordinary Notaries and Appraisers and learn about their paths to becoming the outstanding professionals they are today. We also discuss the importance of utilizing appraiser trainees in today's market and how engaging a new generation of appraisers will benefit the industry as a whole.

This edition also shares results from the Solidifi 2020 Mortgage Experience Survey and uncovers what drives borrower satisfaction in both the appraisal and closing processes. This year's results highlight the borrowers' preference for human interaction in the homebuying process, and the importance of the experience with the field professional – even more so than in the process itself. We also looked at pre- and during-COVID transactions and have identified an acceleration of existing trends as a result of the pandemic. We look forward to sharing these result with you, and leveraging our findings to continue to create memorable experiences for homeowners.

There is no doubt that 2020 is a year for the record books, but together we have demonstrated incredible resilience. We are all in this together and we are always here to help. We look forward to seeing you in person again soon.

The Solidifi Team





Thank you to the appraisers, notaries, abstractors and attorneys on our network for your unwavering support during this pandemic.

We appreciate all that you do to support homeowners at a time when they need it most.

THANK YOU

AL: AL0038, **AK:** 146529, **AR:** AMR-040, **AZ:** 40047, **CA:** 1312, **CO:** AMC20131023, **CT:** AMC.0000017, **DC:** AMC0021, **DE:** X7-0000010, **FL:** MC61, **GA:** 16, **HI:** 1203, **IA:** 00001, **ID:** AMC-4394, **IL:** 558000114, **IN:** AMC1100105, **KS:** KS026, **KY:** 47, **LA:** AMC.0000000056, **MA:** 001, **MD:** 31439, **ME:** AMC3828, **MI:** 1202000019, **MN:** AS-20630860, **MO:** AMC2013027923, **MS:** AMC-044, **MT:** REA-AMC-LIC3347, **NC:** NC-1021, **ND:** AMC-ND-2018-001, **NE:** NE2012009, **NH:** AMC-41, **NJ:** 42AC00003500, **NM:** AMC1070, **NV:** AMC.0000161, **NY:** AMC-19-0002, **OH:** AMC.2018006113, **OK:** 60022AMC, **OR:** AM-017, **PA:** AMC000016, **RI:** REA-0010-REA, **SC:** 15, **SD:** AMC-SD-1050-2012, **TN:** 33, **TX:** 2000060, **UT:** 7351799-AMC0, **VA:** 400900013, **VT:** 077.0070805-MAIN, **WA:** 3000015, **WI:** 4-900, **WV:** WV010023, **WY:** AMC-42



16



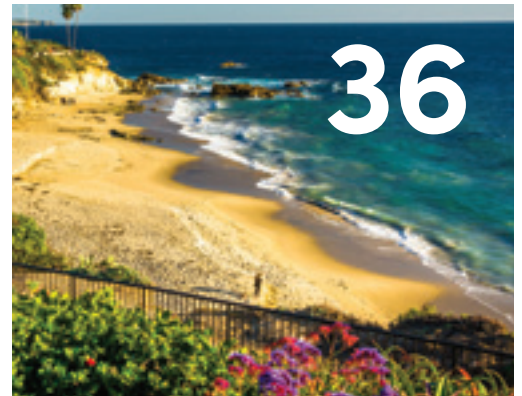
18



30



32



36



20



4



42

CONTENTS

8

Acknowledging Extraordinary Notaries

Welcoming individuals into the elite class of Extraordinary Notaries

20

Customer Interactions Drive the Mortgage Experience

Findings from the Solidifi 2020 Consumer Mortgage Experience Survey

24

Acknowledging Extraordinary Appraisers

Welcoming individuals into the elite class of Extraordinary Appraisers

32

Investing in the Future

Mentorship Opportunities to Fuel Growth in the Appraisal Industry

40

Solidifi Safe Space Closings and Appraisals

Protecting our communities through the COVID-19 Pandemic

42

Solidifi Perks

Offering discounts on professional services to our field professionals

44

Humbled By Your Kind Words

What our field professionals have to say about partnering with Solidifi



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 notaries as committed professionals that go above and beyond for the lender and homeowner. Solidifi holds our Extraordinary Notaries in the highest regard and views them as valued partners to the Solidifi team.

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



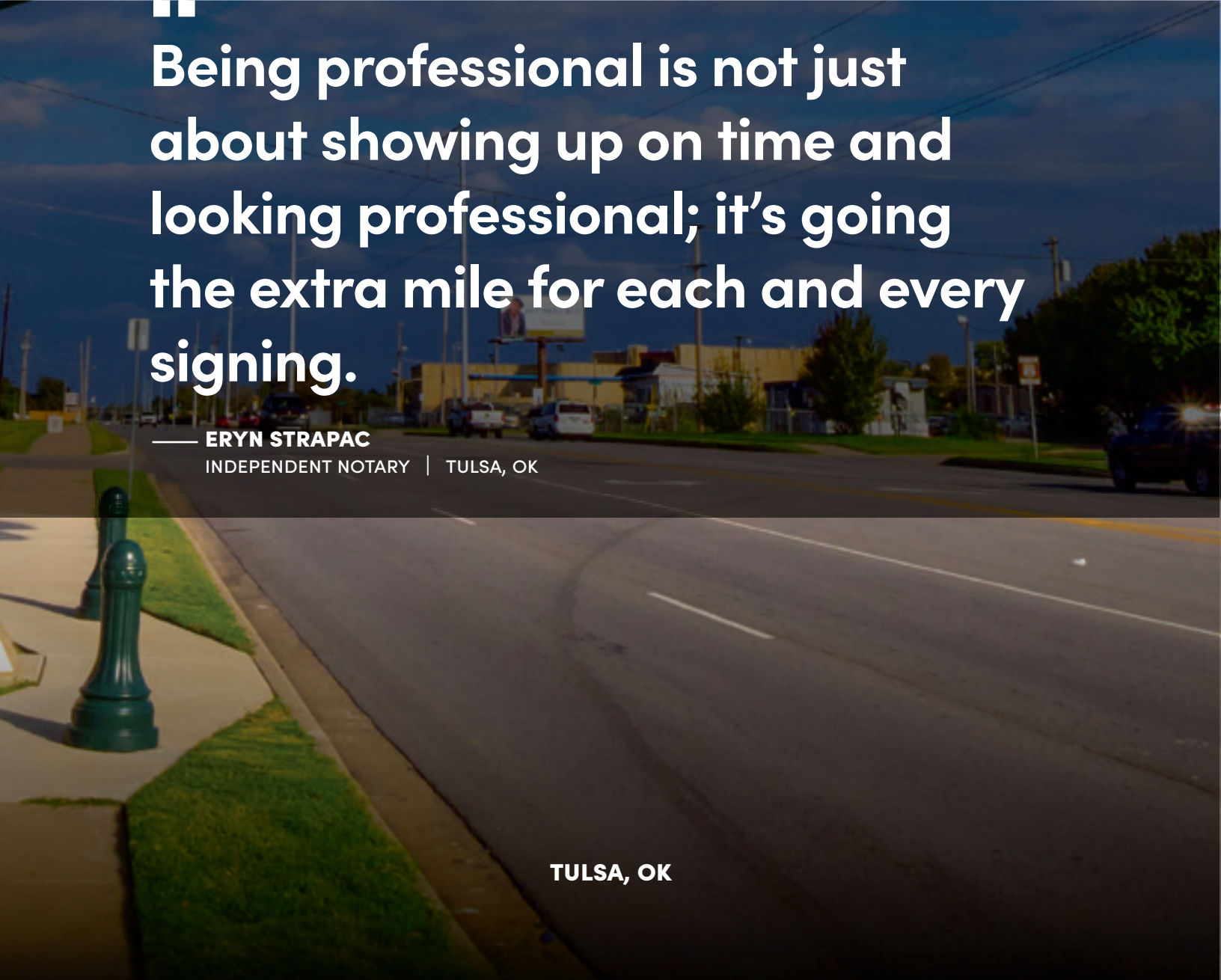
TULSA



“
Being professional is not just
about showing up on time and
looking professional; it’s going
the extra mile for each and every
signing.

— ERYN STRAPAC

INDEPENDENT NOTARY | TULSA, OK



TULSA, OK

ERYN STRAPAC

Eryn Strapac has been a full-time notary specializing in mortgage closings for over 12 years. Eryn is a member of the National Notary Association (NNA) and holds a Notary Signing Agent certification. Eryn's primary goal as a notary is to assure both the lender and her clients that the closings she performs are error-free and performed in a timely manner.

MY PATH TO BECOMING A NOTARY

My path to becoming a notary started in 2010 while I was finishing school. My dad is a notary himself; he had started doing some mortgage closings and said it seemed like something I would be interested in. On a visit to Kansas City, he took me with him to a closing, and I thought it was something I would enjoy doing. In January 2011, I performed my first closing, and after a few months I was closing loans full-time.

THE REWARDS OF THE PROFESSION

My favorite part of working as a notary signing agent is meeting new people every day and helping them through the closing process.

GOING ABOVE AND BEYOND

On one occasion, I did a closing at 10 p.m. on the last day of the month, which is always very busy. The job could have been completed earlier in the day; however, there were issues with some of the paperwork requiring the lender to make revisions. To ensure my clients received the best service possible, I agreed to return long after business hours to get the job done.

THE IMPORTANCE OF PROFESSIONALISM

Being professional is not just about showing up on time and looking professional; it's going the extra mile for each and every signing. This gives the lender and the title/signing


company confidence that any closing I accept will be done in a timely manner, with care for their clients, and most importantly with no detail overlooked.

PARTNERING WITH SOLIDIFI

The Solidifi staff is helpful and easy to get a hold of. I like the ease of the online platform, and the documents are ready for me to print the day before closing which helps a lot!



ERYN STRAPAC
INDEPENDENT NOTARY
TULSA, OK



“
My biggest core value is that I
never rush the client and ensure
that they never feel uncomfortable
or hurried.

— KIRK SANDER

INDEPENDENT NOTARY | GOLDEN, CO

GOLDEN, CO

KIRK SANDER

Kirk Sander has been working as a full-time notary signing agent since July 2019. Kirk is based in Golden, Colorado and services a wide area, including Granby, Ft. Collins, Castle Rock, and Aurora. Kirk prides himself on putting the clients' needs first and is a valued partner to Solidifi.

MY PATH TO BECOMING A NOTARY

I was first introduced to the notary field by a friend of mine. At the time, neither of us had ever heard of notary signing agents and were entirely unfamiliar with the industry. We both decided to go through the training offered by the National Notary Association and became licensed.

THE REWARDS OF THE PROFESSION

The most rewarding part of being a notary signing agent is seeing the happiness on the faces of the clients when I come to the door. Many of them were not accustomed to having a signing agent do "house calls" and are thrilled that the process is streamlined for their convenience.

GOING ABOVE AND BEYOND

I was doing a reverse mortgage closing and the client's loan officer was running late. When the loan officer finally arrived, he was shocked to see that I had not started the closing. I informed him that I always wait until all parties are present because having everyone there helps the client feel at ease. He mentioned that other notaries he'd worked with were always trying to rush through the process, and he was impressed to hear that I was dedicated to the client.

THE IMPORTANCE OF PROFESSIONALISM

My biggest core value is that I never rush the client and ensure that they never feel uncomfortable or hurried. I always will take my time explaining what each

document is that they are signing so they have a full understanding of what it pertains.

PARTNERING WITH SOLIDIFI

Solidifi's platform is really easy to use – it helps me to stay on top of my appointments and makes it easy for me to contact clients. I highly value the expertise and solid communication I know I can count on from Solidifi!



KIRK SANDER
INDEPENDENT NOTARY
GOLDEN, CO

A desert landscape at sunset. Several saguaro cacti are silhouetted against a bright orange and yellow sky. The sun is low on the horizon, creating a strong lens flare effect. The foreground is filled with desert vegetation, including low-lying shrubs and more cacti.

“
I believe my previous experience as
a loan originator allows me to go
above and beyond for my clients.

— **MARK MESSINGER**
INDEPENDENT NOTARY | SCOTTSDALE, AZ

SCOTTSDALE, AZ

MARK MESSINGER

Mark Messinger has spent his career working in the mortgage industry and has been working as a notary signing agent for the past 18 years. He has worked as a notary signing agent in New Jersey and Arizona, where he currently resides. Mark's extensive knowledge of closings allows him to put his clients at ease and help them through the process.

MY PATH TO BECOMING A NOTARY

I started working as a notary 18 years ago. Prior to becoming a notary signing agent, I was working as a loan originator. I was approached by a company attorney to help with signings, and decided to pursue a career as a notary signing agent.

THE REWARDS OF THE PROFESSION

The most rewarding part of being a notary is helping the borrower navigate the closing package. This is likely the biggest asset the borrowers will ever purchase, and taking the time to explain each page that they are signing provides them with a comfort level and understanding.

GOING ABOVE AND BEYOND

I believe my previous experience as a loan originator allows me to go above and beyond for my clients. It's been very beneficial to myself and the borrowers that I am entirely familiar with each and every closing document.

THE IMPORTANCE OF PROFESSIONALISM

Professionalism is incredibly important in this line of work. For 90% of borrowers, this is their biggest and most valuable asset, and it is the notary signing agent's responsibility to be the professional and explain each part of the closing process.


PARTNERING WITH SOLIDIFI

After many years in this line of work, I have finally found a title company that treats the notary as a partner. I am so appreciative of the Solidifi staff for always being engaged and on top of their game.



MARK MESSINGER

INDEPENDENT NOTARY
SCOTTSDALE, AZ



“
**Above all, being professional
means going above and beyond!**

— **MICHAEL WARD**
INDEPENDENT NOTARY | DENVER, CO

DENVER, CO

MICHAEL WARD

Michael Ward has more than 15 years of experience in the mortgage and loan servicing industry and a comprehensive knowledge of all transactional mortgage documents. Michael strives to maintain the highest level of professionalism in all his transactions with clients.

MY PATH TO BECOMING A NOTARY

I have been in the mortgage industry for the past 15 years, and I became a notary with the specific intent of becoming a signing agent. I love meeting and talking with new people, and I get to present them with their mortgage documents that represents a major step in their lives.

THE REWARDS OF THE PROFESSION

Working as a notary allows me to meet new people from all walks of life. I truly enjoy being part of the process.

GOING ABOVE AND BEYOND

I always try to make the signing process as seamless as possible for the homeowner. I once met one signer at their home and the other at their office so that their days were uninterrupted and productive. Whenever a question is presented or concerns arise, I always work to find a solution.

THE IMPORTANCE OF PROFESSIONALISM


Professionalism is all encompassing to me. It means dressing professionally and communicating in a professional manner. Above all, being professional means going above and beyond!

PARTNERING WITH SOLIDIFI

I love working with Solidifi! The people are knowledgeable, professional, and responsive. The technology available to accept, track and complete signings is like nothing anyone else is using.



MICHAEL WARD
INDEPENDENT NOTARY
DENVER, CO

A wide-angle photograph of a rolling landscape covered in a dense field of bluebonnets. The flowers are in full bloom, displaying vibrant blue and purple hues with yellow centers. In the background, a line of green trees marks the horizon. The sky is filled with soft, golden light from a setting or rising sun, with wispy clouds catching the light. A dirt road winds through the field in the distance. The overall mood is peaceful and majestic.

“
I love being part of something that
is bigger than myself.

— SUSAN COLEMAN

INDEPENDENT NOTARY | BEDFORD, TX

BEDFORD, TX

SUSAN COLEMAN

Susan Coleman has been a notary signing agent for more than three years. She also runs a real estate investment business. Susan loves being a part of something that is larger than herself. For her, being professional means always striving for excellence from the first contact with the customer through the entire process.

MY PATH TO BECOMING A NOTARY

I have been a notary signing agent for about four years. Several years ago, my husband and I were buying an out-of-state property, and the title company offered to send a mobile notary to us. We were so impressed that this was even possible. A couple of years later, we changed professions and became real estate investors. I became a notary signing agent because it paired well with our real estate investment business.

THE REWARDS OF THE PROFESSION

I love being part of something that is bigger than myself. I enjoy meeting

people from all walks of life, and I enjoy helping them achieve their dream of becoming homeowners.

GOING ABOVE AND BEYOND

There was a time when I had a refinance signing with a couple and unfortunately, the husband suffered from a brain tumor that affected his hand eye coordination. After five reprints (as it was too difficult for him to sign on the dotted line) and four hours of patiently waiting, we finally completed the signing. There was no way I was going to let this couple or the lender down.

THE IMPORTANCE OF PROFESSIONALISM

Being professional means always striving for excellence through the entire closing process. Both Solidifi and the lenders place their trust in me to represent them well, so it is my responsibility to provide excellent service.

PARTNERING WITH SOLIDIFI

I love working with Solidifi. Solidifi is very professional, responsive, and respectful of my business as a notary signing agent.



SUSAN COLEMAN
INDEPENDENT NOTARY
BEDFORD, TX





CUSTOMER INTERACTIONS DRIVE THE MORTGAGE EXPERIENCE

FINDINGS FROM THE SOLIDIFI 2020 CONSUMER MORTGAGE EXPERIENCE SURVEY

2020 has been an unprecedented year. Facing a global pandemic and record-breaking interest rates and mortgage volumes, our industry has been able to continue to serve our customers in a safe and meaningful way.

Providing an extraordinary experience continues to be a top priority for lenders. To evaluate the two most critical consumer-facing touchpoints in the mortgage transaction, the appraisal and the closing experience, we conducted the Solidifi 2020 Consumer Mortgage Experience Survey. We surveyed 1,000+ residential borrowers who have refinanced or purchased a home within the last two years, including a mix of those who have purchased a home or refinanced a mortgage prior to and during the COVID-19 pandemic.

This year's survey took a deep dive into the borrower's experience, as well as uncovered an acceleration of existing trends as a result of COVID-19. Based on our findings, the importance of human interactions, professionalism, and quality in both the appraisal and closing process continue to drive an extraordinary borrower experience.

Appraiser Professionalism Increases Customer Satisfaction

Delivering an exceptional appraisal process with an Extraordinary Appraiser had a direct impact on customer satisfaction ratings: 97% of Solidifi customers were satisfied with their appraisal experience compared to 82% for competitors.

The survey found that personal touch increases customer satisfaction. Interacting with a professional appraiser was associated with higher borrower satisfaction. Solidifi outperformed competitors with 28% more field professional interactions with the borrower. Quality and professionalism were also drivers of customer satisfaction. More than half of unsatisfied customers equated their poor appraisal experience with the quality of their appraisal

and the professionalism of the appraiser. When analyzing the results, we found that a less-than-expected valuation did not automatically result in dissatisfaction, instead the feeling that the appraisal was not thorough enough was the real root cause of dissatisfaction.

87% of Borrowers Prefer a Human Touch at Closing

Our study found that that 87% of borrowers still prefer to deal with a person at closing rather than a completely digital process. In fact, less than 10% of the borrowers we surveyed preferred an online closing and only 13% preferred an entirely digital process. An overwhelming majority of

delays, overall professionalism, and prompt and efficient. This can be directly attributed to the strength and expertise of our network.

The combination of professionalism, quality, efficiency, and the right amount of communication creates an extraordinary experience. Every factor of the experience is interrelated, but above all creating a process free from errors and delays is a major driver of satisfaction with the title company. Of the borrowers who felt their title company did an excellent job of avoiding errors and delays, nearly 88% were very satisfied with the title company. This places Solidifi's first-time quality initiatives at the forefront as we continue to strive for exemplary, error-free closings, every time.

9 out of 10 customers were satisfied with Solidifi and the closing process.



Solidifi received "Excellent" ratings across the board.

borrowers confirmed that they still want to close in-person where they can be walked through the process face to face. And, that they prefer paper over fully digital methods for the actual closing, especially for reviewing the documents at closing, signing documents, and having a notary or closing agent witness the signing. However, many borrowers use and prefer digital methods on the front end of the process for reviewing documents prior to closing.

Solidifi ranked top of the class when it comes to the closing experience. In fact, 9 out of 10 customers were satisfied with Solidifi with "Excellent" ratings for Solidifi across the board (rating 9 out of 10 on all factors) including: being prepared, clear communication, made to feel at ease, process free from errors and

In real estate, we know that there are many parties to the transactions, and also many touchpoints, all of which could be the "tipping point" for the customer experience. The survey results showed that the actions of one party can affect the borrowers' overall satisfaction and their perception of other parties. This confirms that working with partners who deliver a seamless experience through trusted, professionals truly drive customer satisfaction. Through the survey, we were able to look at results before and during COVID to see what changed or evolved. The survey revealed that during the pandemic, consumers were more understanding with lenders when it came to customer service. In fact, customer dissatisfaction was less common during COVID-19. Homebuyers were more likely to be motivated by the desire to

COVID Did Not Change Borrower Desire for Human Interactions

upgrade or expand, especially in a time when people are spending more time at home. And, social migration became less of a driver for originating a new purchase. Conversely, COVID led to a reduction in refinancing for the purpose of upgrading the home. Lower rates instead became the primary reason for refinancing and selecting a lender.

The appraisal experience became slightly more hands off for borrowers, but appraisers were not replaced by AVMs. During the pandemic there was not a digital substitute for the appraiser. More borrowers closed at their home leveraging services like Safe Space Closings offered by Solidifi rather than at public locations, and online closings

increased only slightly. And surprisingly, COVID-19 did not significantly change the borrowers desire for human interactions and did not substantially change people's desire to close online.

COVID-19 did not change trends; it acted more as a catalyst – accelerating the use of and interest in digital methods, but it did not create interest among people who did not have a disposition towards digital.

The Solidifi 2020 Consumer Mortgage Experience Survey confirmed that competence and professionalism matter when it comes to creating an extraordinary customer experience for borrowers.





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 views them as valued partners to the Solidifi team.

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



“
**Consistency and credibility are the
two most important aspects
of being a professional.**

— **CHARLIE CHOI**
INDEPENDENT APPRAISER | CHANDLER, AZ

CHANDLER, AZ

CHARLIE CHOI

Charlie Choi has been providing real estate appraisal services in South-Central Arizona for the past 14 years. Charlie believes the best part of working as an appraiser is the constant ability to grow and expand your knowledge of the industry. Charlie's commitment to perfection in his reports and passion for the industry have made him a strong asset to Solidifi.

MY PATH TO THE APPRAISAL INDUSTRY

Before starting a career in the appraisal industry, I was studying computer system engineering. After graduating from Arizona State University in 2002, my brother introduced me to the idea of becoming an appraiser. It sounded like the perfect fit for a person like myself who is self-motivated and enjoys working independently.

THE REWARDS OF THE PROFESSION

The greatest reward being an appraiser is that there is always room to grow. There are many challenges that come our way in the appraisal business, but there is always an opportunity to grow and become more successful.

GOING ABOVE AND BEYOND

I am always ready to go above and beyond to help the end client in any way, shape, or form. I work diligently to have my reports submitted ahead of their deadlines. I am

willing to work through weekends, nights, and even holidays to get rush reports completed.

THE IMPORTANCE OF PROFESSIONALISM

Consistency and credibility are the two most important aspects of being a professional. Consistency means demonstrating a solid worth ethic and always giving my best effort. My profession requires me to be an expert in the industry, from property values to market trends, so I strive to be a trusted resource and maintain credibility.

PARTNERING WITH SOLIDIFI

Shortly after I decided to practice as an independent appraiser, I completed an application for Solidifi's appraisal panel. Solidifi reached out to me, walked me through onboarding, and quickly started assigning me appraisal orders. Connecting with Solidifi finally made me feel like a real professional appraiser.



CHARLIE CHOI

INDEPENDENT APPRAISER
CHANDLER, AZ



“
To me, being professional means
being respectful to everyone
I encounter throughout the
appraisal process.”

— **DEBORAH LEWELLEN**
INDEPENDENT APPRAISER | LAFAYETTE, IN

LAFAYETTE, IN

DEBORAH LEWELLEN

Deborah Lewellen began her real estate appraisal career in 1991 and has been appraising homes across Indiana ever since. Over the past 29 years, Deborah has come to appreciate the daily challenges that come with being an appraiser. Solidifi acknowledges Deborah for her dedication to high report quality and homeowner satisfaction.

MY PATH TO THE APPRAISAL INDUSTRY

My appraisal career began in 1990. There were some real estate appraisal classes being offered which seemed very interesting to me, so I signed up. I took my written examination in Indianapolis in January 1991, and I have been an appraiser ever since.

THE REWARDS OF THE PROFESSION

The best part about being an appraiser is the variety that each day brings. No two days or two properties are ever the same.

GOING ABOVE AND BEYOND

There are many times that I go above and beyond to make sure appraisal reports are submitted on time. Most often, this happens when the construction on a new build is not quite complete. This holds up both the appraisal and closing processes. Many times

I will wait around until everything is complete, or I will make extra trips back to the property once everything is done. I have to be ready to go at a moment's notice so the report can be completed and submitted for closing.

THE IMPORTANCE OF PROFESSIONALISM

To me, being professional means being respectful to everyone I encounter throughout the appraisal process. I ensure homeowner information and relevant documents are kept confidential and secure. I diligently follow through with my assignments and make sure I meet deadlines.

PARTNERING WITH SOLIDIFI

I enjoy working with Solidifi and appreciate their high appraisal standards. They are professional and reasonable people that work hard and expect high quality reports.



DEBORAH LEWELLEN

INDEPENDENT APPRAISER
LAFAYETTE, IN

An aerial photograph of the Chicago skyline, featuring several prominent skyscrapers, including the Willis Tower. The Chicago River flows through the lower portion of the image, with several bridges crossing it. A yellow ferry is visible on the river in the foreground. The sky is filled with dramatic, white and grey clouds.

“
**My goal is to consistently exceed
borrower and lender expectations.**

— **PAUL ROWE**

INDEPENDENT APPRAISER | CHICAGO, IL

CHICAGO, IL

PAUL ROWE

Paul Rowe started his career in the appraisal industry as a trainee in 2005, and he has been working as a licensed appraiser for 13 years. Paul strives for professionalism and perfection in his work. His willingness to be flexible and take on complex assignments is appreciated by Solidifi.

MY PATH TO THE APPRAISAL INDUSTRY

I graduated from Eastern Illinois University with a Marketing degree in 2000 and started working as a Sales Manager. About five years later, a family friend introduced me to the idea of working as an appraiser. I shadowed him for about a week and quickly decided that this was something I would enjoy. I started my training in 2005 and received my Certified Appraiser license in 2007.

THE REWARDS OF THE PROFESSION

What I like most about working as an appraiser is the flexibility and being able to manage my own schedule. I am grateful that I get to stop home for a few hours to see my daughter throughout the work day.

GOING ABOVE AND BEYOND

I try to go above and beyond as an appraiser every day. It's the little things, like fitting in a night or weekend inspection for the busy homeowner who can't meet us during the day.

THE IMPORTANCE OF PROFESSIONALISM

Being a professional means carrying myself like the professional I want to be treated as at all times. My goal is to consistently exceed borrower and lender expectations. In addition to providing a well-supported, credible appraisal report, I try not to give the borrower any other reason to complain. I always try to be on time, dress professionally, be courteous and friendly, explain the appraisal process, and answer any questions the borrower may have.

PARTNERING WITH SOLIDIFI

One of the main things I appreciate most about Solidifi is the relationship you build with your Region Manager. When I have to contact Solidifi, I know I have someone specific I can reach out to instead of getting a different person every time. I have had several Region Managers in my 7 years with Solidifi, and I can honestly say they are all great and provide significant value to the process.



PAUL ROWE

INDEPENDENT APPRAISER
CHICAGO, IL

INVESTING IN THE FUTURE:

MENTORSHIP OPPORTUNITIES TO FUEL GROWTH IN THE APPRAISAL INDUSTRY

Over the past few years, the appraisal industry has seen a significant increase in appraiser trainees. According to a recent survey by October Research, 20% of appraisers work with trainees today. Although there has been an uptick of interest in the appraisal industry and more trainees are completing their initial certifications, it continues to be difficult for prospective trainees to find mentorship from experienced appraisers in order to complete their required on-the-job hours.



The industry simply lacks the resources to match trainees with mentors. For the industry to continue to grow, Solidifi believes in providing support for appraiser trainees and ensuring they receive the guidance they need to succeed as fully licensed appraisers. Solidifi is committed to appraiser advocacy, and our appraiser recruitment team has created an outreach program to match trainees seeking mentorship with exceptional appraisers from our panel. "Recognizing the lack of infrastructure for finding mentors in our industry, we have been able to refer a number of trainees to our appraisers.

appraiser trainee they are potentially training their competition. "As the demand for appraisal services continues to rise, the negative perception around mentoring a trainee needs to change," said Craig Pollins, a Solidifi Extraordinary Appraiser from Middlesex, NJ. "Trainees can prove to be a huge asset. They bring a fresh perspective to the industry and can help grow your book of business." Often times, up and coming appraisers can bring efficiencies and technological advances to the process that were not part of the training for tenured appraisers. By sharing their knowledge, trainees can help their mentors become more efficient.

Solidifi is committed to matching trainees with high performing appraisers who can help mentor and develop the next generation.

It's important that we continue to invest to ensure that the appraisal profession continues to thrive and providing this type of support benefits existing appraisers, lenders, homeowners, and ultimately our industry as a whole," said Solidifi Executive Vice President of Valuations, Andrew Bough.

Licensed appraisers and trainees can ensure quality

Though we are starting to see some improvement, the stigma surrounding the time and resource requirements of appraiser trainees has been difficult to change. Some appraisers still feel that by sharing their knowledge with an

As a result of COVID-19, the appraisal industry demonstrated its agility by adapting to different types of reporting to accommodate homeowners during these uncertain times. In today's market, there are an increasing number of bifurcated product offerings, and trainees are the perfect individuals to handle these reports. Assigning these bifurcated products to trainees allows them to gain on-the-job experience and prepares them to practice independently. Bifurcated product offerings are a simple yet impactful way to involve the trainees.

Solidifi has developed a limited scope product, known as FLEX, which provides an opportunity for enhanced efficiency while exclusively utilizing appraisers. The FLEX product is another great way for trainees to add value and gain experience, and welcomes the use of trainees to complete these reports.

With the expanding suite of products available in the market, there has never

been a better time for experienced appraisers to leverage trainees. Utilizing trainees can allow mentoring appraisers to accept more work and generate more revenue, all while supporting trainees on their career path. Trainees can handle bifurcated reports and smaller assignments, which alleviates capacity constraints for the mentor. By leveraging trainees, appraisers can receive more work and complete reports more efficiently without compromising quality or risk mitigation.

Lenders support for trainees continues to grow

Lender buy-in is key to seeing a greater utilization of trainees in the appraisal industry. Over the past few years, we have seen an increase in the number of lenders that are allowing the use of trainees. There are fewer barriers to entry into the industry, trainees can more actively participate and complete portions of the appraisal reports, and they can be directly involved in the inspection processes. In order to meet capacity needs and service level

expectations, the industry needs to utilize trainees.

Leveraging trainees in the industry is for the benefit of both the lender and the consumer. It allows both parties to get the services they want quickly and efficiently without compromising quality – and most importantly, completed by a licensed appraiser. The lender and consumer can rest easy knowing that a qualified and trained professional is handling their home appraisal.

Appraiser trainees are valuable resources to the industry, but they are not being utilized to their fullest extent. These individuals have invested in their education and have done what was required to become certified, but the industry needs to commit to providing an outlet for them to learn and be a valued part of the industry. Solidifi works with thousands of appraisers across the country and is committed to matching trainees with high performing appraisers who can help mentor and develop the next generation.



A scenic view of a coastal cliff with palm trees and a beach. The image shows a lush green cliffside with several tall palm trees. In the background, a sandy beach meets the ocean under a clear blue sky. The text is overlaid on the left side of the image.

“
I always try to maintain a sense
of urgency and go above and
beyond for my clients.

— **RICHARD BLACK**

INDEPENDENT APPRAISER | COSTA MESA, CA

A close-up view of purple flowers in the foreground. The image shows a dense cluster of purple flowers with green foliage. In the background, a black metal railing is visible, and a person can be seen walking on a path. The text is overlaid at the bottom center of the image.

COSTA MESA, CA

RICHARD BLACK

Richard Black has been working in the appraisal industry for the past 16 years. He first earned his appraisal trainee license in 2004 and has been working as a licensed appraiser ever since. In addition to his most recent work in California, Richard has worked as an appraiser in multiple states, including Nevada, Louisiana, and North Carolina.

MY PATH TO THE APPRAISAL INDUSTRY

Becoming an appraiser was not in my plans during college. Upon graduating, a friend who was working in the appraisal industry asked me if I needed a job. From that point forward I was an appraiser. I received my trainee license in 2004 and have been working as an appraiser ever since.

THE REWARDS OF THE PROFESSION

There are many rewards to being an appraiser. I appraise many high net worth properties and enjoy seeing different styles and property types. I also enjoy the flexibility that comes with managing my own schedule.

GOING ABOVE AND BEYOND

I always try to maintain a sense of urgency and go above and beyond for my clients. A recent example of this was over a discrepancy in the site size of a high net worth property. Public records and the MLS listing indicated a site size for the property, but my reported

site size was different. As an act of due diligence, I measured the subject's parcel map and confirmed the site area with the City Planning department. The homeowner and client received the correct site of the subject property, and we were able to move forward with the appraisal.

THE IMPORTANCE OF PROFESSIONALISM

In my view, being professional means simply carrying out the tasks that are expected for completing the job. I believe that being confident in your final product is an important aspect of being a professional. In my case, the finished product is a quality appraisal report produced by a licensed appraiser who is the professional.

PARTNERING WITH SOLIDIFI

I choose to work with Solidifi because they thoroughly understand the appraisal process. Solidifi gives their appraisers the opportunity to excel and they reward hard work.



Richard Black

INDEPENDENT APPRAISER
COSTA MESA, CA



“
Being professional means 100%
commitment from the moment I
get into my car to the completion
of an assignment.”

— **THOMAS DUNPHY**

INDEPENDENT APPRAISER | PHILADELPHIA, PA

PHILADELPHIA, PA

THOMAS DUNPHY

Thomas Dunphy began his appraisal career as an appraiser trainee in 1994. He has been practicing in Pennsylvania as a licensed real estate appraiser for the past 22 years. Thomas is a dedicated partner to Solidifi who takes pride in demonstrating professionalism and submitting quality work.

MY PATH TO THE APPRAISAL INDUSTRY

My father was an appraiser, and I followed in his footsteps. I started working on my trainee apprenticeship around 1994 to 1995. I became a certified licensed appraiser in 1998 and have been in the industry ever since.

THE REWARDS OF THE PROFESSION

The most rewarding part of being an appraiser is submitting a completed report knowing that the work I put into it is sound and accurate. I love taking on unique assignments, developing a scope of work, and then actually going through the steps to get to the final results. Some of the more challenging assignments might add to my stress levels, but in the end it is even more rewarding to submit the completed report.

GOING ABOVE AND BEYOND

I work every day of the week to ensure assignments are completed and reports are submitted on time. When I started as a trainee, I recall having 7 to 10 days to

complete and submit appraisal reports. The business has changed so much since then; now the normal turn time is 5 days.

THE IMPORTANCE OF PROFESSIONALISM

Being professional means 100% commitment from the moment I get into my car to the completion of an assignment – wearing appropriate clothes and shoes; carrying myself as a professional when performing an appraisal; seeking out continuing education that I feel is needed to make me a better appraiser. All of these are important factors in maintaining a professional reputation.

PARTNERING WITH SOLIDIFI

I was referred to Solidifi by a colleague who was already working with them. He had great things to say and loved the partnership of having a dedicated Region Manager. He recommended me, I received a call from the recruiting team to start the onboarding process, and the rest is history!



THOMAS DUNPHY
INDEPENDENT APPRAISER
PHILADELPHIA, PA



Protecting our Communities through the COVID-19 Pandemic

Solidifi is actively engaged with our notary and appraiser networks to deliver Safe Space Closings and Appraisals on every transaction to protect the safety of our field professionals and borrowers during the COVID-19 pandemic.

Safe Space transactions utilize social distancing principles for the safety of all. Solidifi Safe Space transactions also follow the guidelines provided by Centers for Disease Control and Prevention.

Safe Space Appraisals



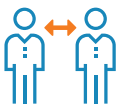
Personal Protective Equipment

In addition to complying with local health department and CDC guidelines, Solidifi is asking appraisers to wear gloves and a facial covering (mask or fabric which covers the mouth and nose) during the inspection.



Limiting Surface Contact

In order to minimize surface contact during the interior inspection, Solidifi is asking appraisers to contact borrowers or the property contact in advance of the appointment to advise on the appropriate steps to take prior to the appraiser's arrival.



Physical Distancing

The appraiser must follow all federal, state and local guidelines for social distancing, health protection and sanitization when conducting the interior inspection of the property.



Eliminating Face-to-Face Interviews

To avoid face-to-face conversations, appraisers may be asking the borrowers or property contacts questions about the property when scheduling the inspection appointment.

Safe Space Closings



Personal Protective Equipment

In addition to complying with local health department and CDC guidelines, Solidifi is asking notaries to wear a facial covering (mask or fabric which covers the mouth and nose).



Physical Distancing

The notary signing agent and borrower must be able to communicate with each other by sight and sound through a window, doorway or a neutral safe space, and by normal means. The notary signing agent must follow all federal, state and local guidelines for social distancing, health protection and sanitization when meeting with borrowers.



Document Handling

The notary signing agent must follow all federal, state and local guidelines for social distancing, health protection and sanitization when handling documents, IDs or other materials.



Document Verification

The notary signing agent must take reasonable steps to ensure the documents handed to the borrower are the same ones handed back to the notary signing agent. The notary signing agent will compare all signatures on notarized documents with the signatures made in the journal entries, and with the signature on the ID.



Visual Confirmation

In certain states, the borrower will be asked by the notary signing agent to take an oath and swear to or affirm the truthfulness of the documents.

Introducing Solidifi Perks

Solidifi values the partnerships we have with all of our field professionals across the country. To show our appreciation, we are proud to offer the Solidifi Perks program to all of our active partners!



Solidifi has teamed up with leading nationwide organizations to offer discounts on various professional services. This program is complimentary and offers great savings on services for business needs, as well as dozens of additional services.

We are excited to offer the following discounts to all of our active partners:



MEMBERSHIP DISCOUNT

Discounted rate on AAA Basic Memberships and waived first-time registration fees. Includes AAA roadside services as well as all AAA discounts (varies by location).

- Gas Stations
- Travel/Hotels/Rental Cars
- Shipping Services
- Phone and Internet Services
- Dining, Retail, and more



National
Purchasing
Partners

MEMBERSHIP PROGRAM

By leveraging the purchasing power of more than 300,000 members, NPP can provide top discounts and special B2B pricing to businesses of all sizes. Enjoy exclusive deals on a catalog of items, including:

- Staples
- Office Depot
- HP
- Verizon Wireless
- Dining, Retail, and more!



PERKS

For more information, visit solidifi.com/perks.

HUMBLED BY YOUR KIND WORDS



I enjoy working for Solidifi because of their professionalism. Their team support is a huge reason that I'm successful.

*Sherlyn Johnson,
Notary Signing Agent, AZ*

Solidifi provides an exceptional level of professionalism and superior customer service.

*Mike Archer,
Appraiser, NV*

Solidifi is an industry leader. The vendor sign-up process was very smooth, and the notary support team is awesome.

*Chris Crockett,
Notary Signing Agent, TX*

They understand the complexities of our rural market and offer reasonable fees, acceptable turn times, and reasonable revisions.

*Creighton Cross,
Appraiser, TN*

I work with Solidifi because they value our partnership and are always accessible if I have questions.

*Taffy Wagner,
Notary Signing Agent, CO*

I am very happy partnering with Solidifi. I appreciate the support you give your appraisers!

*Alexander Soulios,
Appraiser, NJ*

Experienced, professional, knowledgeable – a true industry leader.

*Ken Preston,
Appraiser, NH*

Easy to work with, detailed expectations, and great service.

*Sarah Hecker,
Appraiser, CA*

Solidifi is amazing to work with
because they have it all together.
The process is practically seamless.



SK Holt Clark
Notary Signing Agent, AZ

