

# EXTRAORDINARY

EXPERIENCE THE DIFFERENCE



**solidifi**

2024 FALL EDITION



## 2024 EDITION

Welcome to the 2024 fall edition of the Solidifi *Extraordinary* magazine.

We are excited to present the *Extraordinary* magazine as a comprehensive resource tailored specifically for you – leaders who continue to drive trust, innovation and excellence for homebuyers and sellers across the U.S.

In this edition, we highlight our 2024 Extraordinary Appraisers and Notaries, featuring exclusive profiles that showcase their journey to becoming the exceptional professionals we proudly celebrate today and every day. Thanks to the efforts of our network and Region Managers, we remain committed to delivering the highest standards of professionalism and performance to our clients and their borrowers.

We are excited to announce the results of the Solidifi 2024 Consumer Mortgage Experience and Future Plans Survey. This year we bring you the first Net Promoter Score (NPS), for the mortgage industry, powered by Solidifi, a benchmark showcasing how extraordinary experiences can drive not only satisfaction, but also loyalty and future business. This year's results focus on the key trends, challenges, and opportunities shaping the future of mortgage lending and how this impacts future buyers. From the growing adoption of digital solutions to the ongoing importance of personalized service, we explore the strategies that are helping lenders thrive in today's dynamic market. Whether you are interested in optimizing borrower experiences or gaining insights into the latest market data, we offer valuable perspectives to help you stay ahead.

In addition, we spotlight our collaboration with the Appraiser Diversity Initiative® (ADI), aimed at bringing fresh talent into the appraisal industry to better serve future homebuyers and sellers. In this issue, we share how an entrepreneurial supervisor is building his legacy and giving back to his employees and the industry through mentorship. We also feature ADI scholarship recipients, sharing their career journeys toward becoming appraisers, along with valuable tips for those aspiring to enter the field.

As the housing market continues to evolve, the work you do remains pivotal in shaping the path toward homeownership for millions. We recognize the commitment it takes to serve your clients with care, integrity, and forward-thinking approaches, and we are here to support you on that journey.

We hope you find this edition informative and inspiring as you continue to grow your business and the communities we serve, together. I look forward to working with you, our clients, field professionals and partners to make the homeownership experience extraordinary, for everyone.

**Loren Cooke**

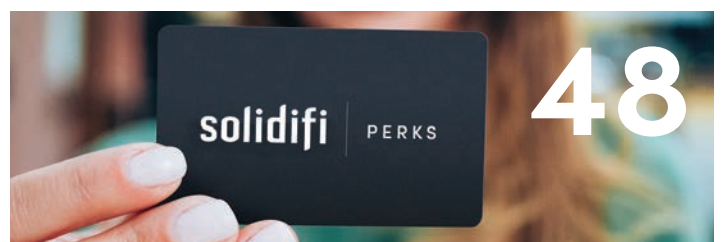
*President of Solidifi*

**solidifi**

EXPERIENCE  
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For a list of AMC Registration Numbers for Solidifi U.S. Inc.,  
go to: [solidifi.com/registration-numbers](https://solidifi.com/registration-numbers)





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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 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 of the Solidifi team.

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

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**My clients' success in their transaction  
becomes personal to me.**

— **MARIT FLOWERS**  
INDEPENDENT NOTARY | MENIFEE, CA



**MENIFEE, CA**



# MARIT FLOWERS

Marit Flowers has been a licensed notary since 2012. She provides her services to clients in the Menifee, California area. At Solidifi, Marit is known for the empathy and consideration she shows her clients and her attention to detail.

## MY PATH TO BECOMING AN NOTARY

I worked as a paralegal in various law offices for many years. In 2012 I decided to transfer those skills towards running my own business as a notary public. I continued a close relationship with the legal community but expanded my client base to include the small businesses in my community.

## THE REWARDS OF THE PROFESSION

I love interacting with so many people and businesses, especially sharing their excitement over a new home, a new partnership venture or many other important interactions. Every day is a new adventure.

## GOING ABOVE AND BEYOND

Once I have taken on a job, my clients' success in their transaction becomes personal to me. If there's an issue or possibility of an issue, I will either contact my client or

have the customers contact their agent, broker or lender, to clarify if the issue needs attention or not. The satisfied completion of a transaction, where all parties are happy, is always my objective.

## THE IMPORTANCE OF PROFESSIONALISM

My goal is to handle each step of the notary process with professional care and consideration. For example, I have done many reverse mortgages with seniors. There have been a few signers who had extreme physical difficulty signing so many pages due to their arthritis. Whenever this has happened, I have offered to break the session up, to make it easier and more comfortable for them.

## PARTNERING WITH SOLIDIFI

Solidifi is a very professional company that goes out of its way to work together as a team to make the whole process smooth and efficient.



**MARIT FLOWERS**

INDEPENDENT NOTARY  
MENIFEE, CA



“

Easing client concerns is of  
paramount importance to me.

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

**SCOTTSDALE, AZ**



# MARK MESSINGER

Mark Messinger has been a notary since 2001. His clients are located throughout the Scottsdale, Arizona area. Solidifi appreciates the compassion Mark employs as he guides his clients through the notary process.

## MY PATH TO BECOMING A NOTARY

While originating loans in 2001, the bank attorney approached me about becoming a notary to assist him with the high volume of closings. From 2001 to 2011 I was a notary in New Jersey covering the entire state. In 2012, I relocated to Arizona and became a notary. I've been working as a mobile notary ever since.

## THE REWARDS OF THE PROFESSION

As a notary, I'm a self-employed contractor which gives me the flexible work schedule I was seeking.

## GOING ABOVE AND BEYOND

For the average person, their home is their largest asset. When a refinance scenario comes up it can be a challenging experience. A notary shows up with a stack of papers. Naturally, it makes clients feel a little anxious. Sitting with them, walking them through the process, and easing their concerns is of paramount importance to me.

## THE IMPORTANCE OF PROFESSIONALISM

As a notary, professionalism is crucial in every transaction. It builds trust with clients, ensures accuracy, and upholds the integrity of the signing process, which directly impacts the success of each transaction.

## PARTNERING WITH SOLIDIFI

In 2017, Solidifi was expanding their footprint and I was fortunate to be placed in contact with them. It has been the best experience in all my years as a mobile notary. Their daytime and "after hours" customer service desk makes my job easier. Their payment schedule is also one of the best in the nation.



**MARK MESSINGER**

INDEPENDENT NOTARY  
SCOTTSDALE, AZ

A composite image featuring a Denver skyline with two prominent skyscrapers in the background. In the foreground, there is a large, ornate church with a red roof and a green lawn with several trees, some of which have yellow autumn foliage. The text is overlaid on the image.

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**Being a professional notary means  
demonstrating attention to detail,  
and impartiality in all transactions.**

— **PABLO DELGADO**

INDEPENDENT NOTARY | DENVER, CO

**DENVER, CO**



# PABLO DELGADO

Pablo Delgado has been a licensed notary since 2018. He offers notary services within a 100-mile radius of Denver, Colorado. The Solidifi team acknowledges Pablo for his high-quality work, professionalism and dedication to serving his clients.

## MY PATH TO BECOMING A NOTARY

My career path to becoming a notary began in 2003, rooted in the collections of mortgage loans. This initial experience provided me with a solid foundation in financial transactions and client interactions. I then transitioned to a customer advocate role in loss mitigation, where I honed my skills in problem-solving and customer service. Following this, I advanced to a loan processor position – gaining detailed knowledge of loan documentation and processing procedures. Ultimately, I became a mortgage loan underwriter, responsible for assessing risk and ensuring compliance with lending standards. In 2018, I became a licensed notary.

## THE REWARDS OF THE PROFESSION

The most rewarding aspect of being a notary is the opportunity to assist individuals with their important documents and provide the vital service that ensures legal and financial transactions are properly executed. Equally fulfilling is the interaction with people from all walks of life. Each encounter brings a unique story and perspective – enriching my professional experience and personal growth. This blend of meaningful service and diverse human connection makes my role as a notary both gratifying and inspiring.

## GOING ABOVE AND BEYOND

One time, I had clients who required assistance with their loan documents late into the night due to their travel schedules. I facilitated the signing of their documents and

then drove back home to scan and email the necessary paperwork to their title officer in California. I then returned to their hotel to deliver the original documents, ensuring they were fully prepared for their morning flight to California to meet with their title officer.

## THE IMPORTANCE OF PROFESSIONALISM

Professionalism is crucial because it instills trust and confidence in clients who rely on the notary to facilitate important legal and financial matters. By upholding professional standards, I contribute to the credibility of the notary profession and ensure that client's interests are safeguarded.

## PARTNERING WITH SOLIDIFI

I chose to work with the Solidifi Notary Network because of its outstanding reputation for professionalism, efficiency, and support within the notary industry. Solidifi offers a robust platform that streamlines the notary process, providing access to cutting-edge technology and comprehensive resources that enhance my ability to serve clients effectively. Their commitment to excellence and continuous improvement aligns with my professional values, enabling me to deliver superior service. Additionally, being part of Solidifi's network connects me with a broad community of industry professionals, fostering collaboration and ongoing professional development. This partnership empowers me to meet the needs of my clients better and advance my career as a notary public.



**PABLO DELGADO**

INDEPENDENT NOTARY  
DENVER, CO



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Serving is my greatest reward  
as a notary.

— SADE MCDUGALD  
INDEPENDENT NOTARY | TULSA, OK

TULSA, OK



# SADE MCDOUGALD

Sade McDougald has been a licensed notary since 2021. She provides notary services to clients in Tulsa, Oklahoma. Solidifi admires Sade for the care, commitment, and professionalism she employs with every assignment she receives.

## MY PATH TO BECOMING A NOTARY

After 10 years of working in the banking industry and servicing some of the world's wealthiest institutions like Blackrock and Prudential, I felt a strong calling for a career change. This led me to pursue a path as a Notary Public and Notary Signing Agent, and I haven't returned to the traditional workforce since.

## THE REWARDS OF THE PROFESSION

I serve the signers with excellent customer service, and accuracy allowing them to rest assured that their transaction has been handled with the utmost professionalism, accuracy, and care. I serve the title company, escrow officers and lenders by being conscious of the fact that I represent them, and their institution to the clients thus opening opportunities for repeat business and referrals. I serve my mentee notaries by empowering, educating, and equipping them to operate in the spirit of excellence, service, and consistency.

## GOING ABOVE AND BEYOND

Once I had a signer who refused to sign because they were disappointed in the amount of funds they were set to receive from their refinance. The original appointment time was 2 pm. I closed the appointment as a refusal to sign. After speaking with the loan officer, the signer agreed to close, thus I returned to close the loan at 8 pm and stayed until 10 pm due to various inquiries by the signer. We eventually closed the transaction successfully.

## THE IMPORTANCE OF PROFESSIONALISM

Notaries are officers of the State therefore we have the inherent trust of our constituents and the public. To best steward that trust, a professional notary must operate with the highest level of integrity, honesty, and adherence to the laws of their state.

## PARTNERING WITH SOLIDIFI

I appreciate Solidifi because the company is committed to excellence, teamwork, and technological advancement. I often work with Kyle Walsh and Rebecca Schmidt and both are always professional, friendly, and responsive. Solidifi and I work as a team to ensure our signers have the best experience possible as they complete the biggest financial decisions of their lives.



**SADE MCDOUGALD**

INDEPENDENT NOTARY  
TULSA, OK



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**Be on time, dress well and speak  
with confidence, knowledge,  
and discipline.**

— **SALAH ALABBASI**  
INDEPENDENT NOTARY | DEARBORN HEIGHTS, MI

**DEARBORN HEIGHTS, MI**



# SALAH ALABBASI

Salah Alabbasi has been a notary since 2005. He covers three counties in Michigan, Wayne, Oakland, and Washtenaw. Solidifi admires his professional approach, diligence, and dedication to his profession and clients.

## MY PATH TO BECOMING A NOTARY

I began working as a signing agent in March 2005. Initially, it was on a part-time basis, but by mid-summer it had become a full-time career. Each day I would contact title and signing companies. Soon I gained the trust of various organizations and became their preferred notary.

## THE REWARDS OF THE PROFESSION

Every day is different. The real joy lies in meeting people. Interacting with individuals from various backgrounds and places is what makes the job truly rewarding. I see that we are different in some ways and similar in many other ways.

## GOING ABOVE AND BEYOND

It was a cold and snowy day. My closing was at 9 pm. As soon as it began, I discovered that the borrower had different numbers than the package I had – the title company had sent me the wrong documents. The documents had to be signed that day, otherwise the borrower would lose the quoted interest rate.

I went to a Kinkos, printed a set of the correct documents and went back to the borrower. The loan closed successfully. I got home around 12 am but felt really pleased that I was able to save the situation.

## THE IMPORTANCE OF PROFESSIONALISM

Most of the time the signing agent is the only person whom the lender's clients meet face-to-face. You're dealing with very sensitive information and representing huge institutions in the market. You must represent them well at every encounter. The closing is also typically the last step for the client. That being said, the signing agent needs to ensure the journey for the client ends in a pleasant and professional way – creating an extraordinary closing experience.

## PARTNERING WITH SOLIDIFI

Solidifi is a very reputable company and has a great team. As a signing agent, I appreciate that the company communicates promptly and well. The Solidifi team is excellent at helping with various situations that need immediate attention. Moreover, Solidifi provides a very secure platform to upload and download documents. I feel content when I handle a closing for Solidifi.



**SALAH ALABBASI**

INDEPENDENT NOTARY  
DEARBORN HEIGHTS, MI





# EXTRAORDINARY EXPERIENCES CULTIVATE LOYAL BRAND ADVOCATES

## FINDINGS FROM THE SOLIDIFI 2024 CONSUMER MORTGAGE EXPERIENCE AND FUTURE PLANS OF HOMEOWNERS SURVEYS

The impact of higher interest rates and the rising cost of homeownership have borrowers on the fence waiting to make their next move. The mortgage industry should prepare as pent-up demand to purchase remains steady even in uncertain times. This year, results showcase how we can help make homeownership possible for borrowers as the market shifts favorably.

The Consumer Mortgage Experience Survey took a comprehensive look at the borrower's experience from what drives their decision-making to how their satisfaction results in future business for lenders. Our survey assessed the two most-critical touchpoints in mortgage transactions: the appraisal and the closing experience. This year the survey launched the Net Promoter Score (NPS) for the mortgage industry, and reveals actionable insights on how to create extraordinary experiences and cultivate loyal brand advocates to drive future business.

This year, alongside our annual Solidifi 2024 Consumer Mortgage Experience Survey, we also conducted the Solidifi 2024 Future Plans of Homeowners Survey, including a feature on underserved markets, to explore

how market conditions influence borrowers' future real estate plans. The Future Plans Survey revealed an overwhelming majority of borrowers continue to be faced with affordability issues. Yet, borrowers are increasingly researching their options, adjusting their expectations and continue to be willing to compromise to be able to invest in their future and create generational wealth through homeownership.

Homeownership remains a pivotal milestone for consumers and a steppingstone for future prosperity. Younger generations are leading housing demand, and not surprisingly are especially likely to view a home as representing a place for children to grow and thrive and an investment in their future.

## Despite the market, the intent to purchase remains strong in the next 3 to 5 years.

While consumers are faced with a changing mortgage interest rate environment, pent-up demand to purchase remained steady with 60% planning to purchase in the next 3 to 5 years. However, consumers were more likely to shift their immediate homeownership plans out with more than half of those planning to purchase intending to buy a home in the next 1-3 years within a median timeframe of **2.25 years**.

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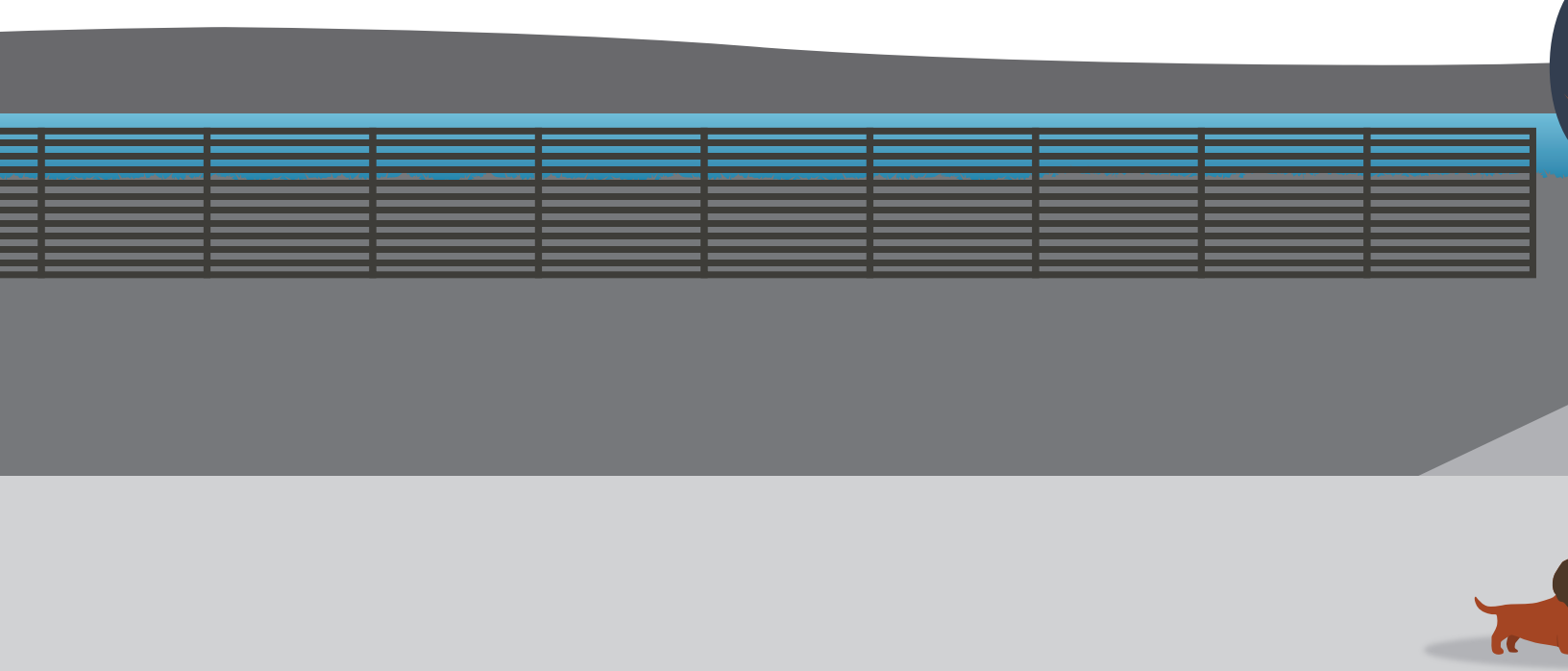
## Refinance demand strengthens in anticipation of market shifts.

Consumers are unable to read the tea leaves on interest rates and are shifting out their near-term plans to refinance by 1-3 years with 60% of those considering to refinance planning to do so in the next 2 years. Yet the demand for refinance strengthens with 51% waiting to take advantage of interest rates – a 34% increase over 2023. The survey revealed 79% of consumers are considering refinancing to reduce monthly payments and/or to take advantage of lower interest rates.

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## Future borrowers continue to adjust their expectations.

The median interest rate that future borrowers would be willing to proceed with despite being high increased to 6.35% from 6% in 2023 and 5% in 2022. A consistent rate environment below 6% will encourage potential homebuyers to make a move.





## Interest rates between 4%–6% are appealing to most consumers.



80%+ would be willing to proceed between a 4%–5% interest rate.



50%+ would be willing to proceed between a 5%–6% interest rate.

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## Exurb migration continues to outpace urban expansion.

Borrowers continue to move to more suburban and rural areas driven not only by quality of life, but also by affordability and housing availability. The trend continues for consumers to move for an overall better quality of life – driven by social migration and the need for more space or to upgrade features of the home. And, this year this trend is also prevalent within underserved markets.



## For future borrowers the rising cost of homeownership and a feeling of not being prepared are the largest barriers to entry.

This year borrowers faced greater difficulty with down payments; credit score challenges were on the rise, and many were increasingly motivated by the need to access cash for life events. Lenders are addressing this by offering special programs to overcome barriers to homeownership and rising housing costs. In 2024 borrowers were more informed about the special programs available to help reduce their costs in anticipation of their next move.

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## Uncertainty strengthens brand loyalty.

Consumers seek stability and assurance in their financial decisions during uncertain market conditions. The single largest driver of lender choice continues to be a good lending relationship. As a majority of consumers face increasing affordability issues, their propensity to bundle services with lenders also increases. And, this year more than ever, consumers are acting on their positive experiences – driving future repeat and referral business. By providing extraordinary experiences, trust grows within the lender's customer base and consumers become more likely to continue to expand existing relationships.

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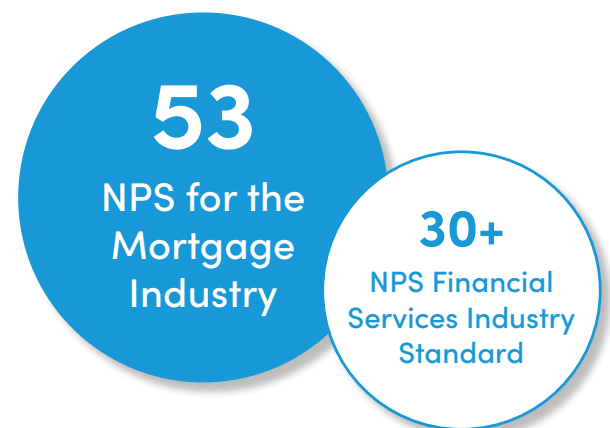
## 2024 NPS for the Mortgage Industry.

The Net Promoter Score (NPS) measures customer loyalty by asking how likely customers are to recommend a company on a scale from 0 to 10. NPS scores range from -100 to +100, with scores above 50 indicating strong loyalty and serving as a crucial tool for mortgage lenders to enhance the customer experience.

Gen Z gave lower NPS compared to other generations, with a score of **34** compared to Millennials at 53, Gen X at 55, and Baby Boomers at 54.

Larger mortgage lenders led with a **60 NPS** with some of the largest lenders and non-banks as high as **61-65 NPS**.

Credit unions had a significantly higher NPS than all other lenders, yet smaller lenders range between **45-49 NPS**.





Consistent with results from the past five years, **borrowers continue to prioritize in-person interactions for both appraisals and closings**. Across all generations, face-to-face engagement continues to be preferred due to the trust and care it fosters during what is the most significant financial transaction in a person's life. However, there are opportunities to raise awareness, encourage adoption, and increase acceptance of digital tools throughout the process to provide an efficient, transparent and personalized experience consumers want.



## The Solidifi Difference

Consumers describe their closing experience with Solidifi as:



As the largest AMC in the nation and leading independent title agent, Solidifi empowers families to take the first step to creating generational wealth – investing in their future through real estate. For more than a decade our network of trusted professionals have guided consumers through the two-most critical touchpoints in the real estate transaction – making the homeownership experience extraordinary at every step.

To download the 2024 survey results, visit: <https://go.solidifi.com/2024mortgageexperiencesurvey>

*The Solidifi 2024 Consumer Mortgage Experience Survey* was conducted by Market Street Research. It surveyed 1,000+ residential borrowers 18 years of age or older in the United States who purchased, refinanced or closed on a home equity loan or line of credit within the last two years. Panelists included a mix of those who purchased a home, refinanced or obtained a home equity loan or line of credit with approximately 49% closing within the past year, and 51% closing one to two years ago.

*The Solidifi 2024 Future Plans of Homeowners Survey* also conducted by Market Street Research, surveyed 1,100+ residential borrowers 18 years of age or older in the United States who are a current homeowner or intent on owning a home at some point in the future. Just over half of respondents currently own a home at 56%, 10% previously owned a home and 34% have never owned a home. Panelists included a mix of future buyers across the U.S. and those in underserved markets.

*The survey was fielded by Snap Surveys, and the panels were sourced by Dynata. Fielding was executed July 2024.*





## 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. For a decade the Extraordinary Appraiser designation has been 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 of the Solidifi team.

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

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I always strive to adhere to the strict code of ethics and conduct that we are bound to as licensed appraisers.

— **BENNIE BISH**

INDEPENDENT APPRAISER | WHITNEY POINT, NY

WHITNEY POINT, NY



# BENNIE BISH

Bennie Bish has been a certified appraiser since 1991. Licensed in New York State, he conducts property evaluations in Broome and Tioga Counties. Solidifi appreciates the knowledge and expertise Bennie brings to each assignment and his commitment to delivering assessments that are always objective and comprehensive.

## MY PATH TO BECOMING AN APPRAISER

After college, I learned the appraisal business from my brother. I became a licensed appraiser in 1991 and since that time, I have done residential appraising in New York, Pennsylvania, New Jersey, and Massachusetts. My service areas include Broome and Tioga Counties. I am currently licensed in New York State. I am also certified as a V.A. appraiser.

## THE REWARDS OF THE PROFESSION

Knowing that I have the respect of my clients and community and that with nearly 40 years of experience as a residential appraiser, I have the expertise to make a difference for the mortgage companies and banks that I serve, is something I am very proud of.

## GOING ABOVE AND BEYOND

I recently did an appraisal on a Sunday morning to accommodate a homeowner's schedule as well as an appraisal at 7 am during the work week for another homeowner. This helped to ensure the AMC and the lender met their respective deadlines.

## THE IMPORTANCE OF PROFESSIONALISM

Being professional for me is knowing that I've performed a thorough inspection and evaluation that is well-supported, accurate, and timely, without allowing undue influence and pressure from outside forces to affect my work.

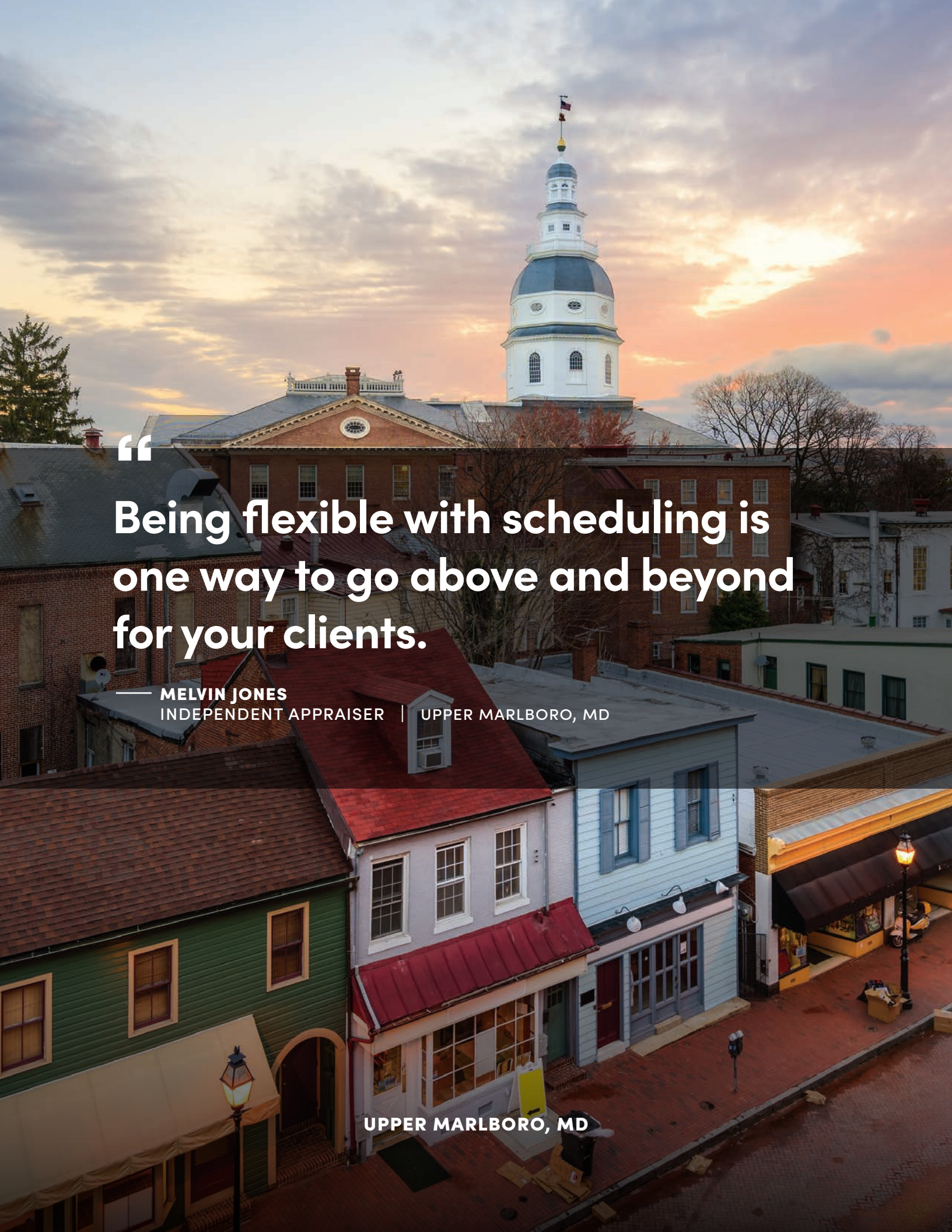
## PARTNERING WITH SOLIDIFI

I chose to work with Solidifi because of their standardized and very timely payment plan; their easy-to-read, concise summary orders; good online portal functionality; the market area they serve; and the high volume of work I receive from them.



**BENNIE BISH**

INDEPENDENT APPRAISER  
WHITNEY POINT, NY



“  
Being flexible with scheduling is  
one way to go above and beyond  
for your clients.”

— MELVIN JONES  
INDEPENDENT APPRAISER | UPPER MARLBORO, MD

UPPER MARLBORO, MD



# MELVIN JONES

Melvin Jones has been an appraiser for more than 20 years. He conducts property assessments throughout the Upper Marlboro, Maryland area. Solidifi admires the high degree of customer service Melvin provides and his commitment to quick turnaround times.

## MY PATH TO BECOMING AN APPRAISER

I was looking for a new career, and discovered appraising after having my own home appraised. The inspection aspect especially appealed to me. After going through the training process, I opened my own appraisal shop in 2003.

## THE REWARDS OF THE PROFESSION

I love the independence. I had previously been a manager at different stops in my career. And, now I manage my own appraisal business.

## GOING ABOVE AND BEYOND

I believe in being flexible with scheduling. Being available and providing convenient appointment times provides an extra level of service to borrowers and increases both their satisfaction. I have on occasion done inspections on Sunday to meet my clients' needs.

## THE IMPORTANCE OF PROFESSIONALISM

Being professional is being on time to my appointments and keeping turnaround times to a minimum.

## PARTNERING WITH SOLIDIFI

I chose to work with Solidifi because they provide a workload that keeps me busy.



**MELVIN JONES**

INDEPENDENT APPRAISER  
UPPER MARLBORO, MD





“

I pride myself on being timely.

— JENNA BANAITIS  
INDEPENDENT APPRAISER | AGAWAM, MA

AGAWAM, MA



# JENNA BANAITIS

Jenna Banaitis has been a licensed residential appraiser since 2021. She covers Western Massachusetts with concentrations in Hampden, Hampshire and Franklin County. Solidifi recognizes Jenna's dedication to her clients and her strong communication skills.

## MY PATH TO BECOMING AN APPRAISER

My family has been in the real estate business since as long as I can remember. Before my father opened his own appraisal company 21 years ago, the family purchased, renovated and self-managed their own rental properties. When my father asked me to join his appraisal company in 2019, it seemed like a natural progression. I quickly became his trainee and after putting in all my required hours and classes, I sat for the exam in July 2021. After studying for a month straight, I passed the exam on my first attempt and was thrilled to begin my path as a certified residential appraiser.

## THE REWARDS OF THE PROFESSION

The part I enjoy most about being an appraiser is meeting and helping homeowners with what can be a very stressful process. Having a stranger go through your house can be a bit intimidating, and I try to make it as painless as possible while respecting their space.

## GOING ABOVE AND BEYOND

Borrowers and lenders want to close on loans as quickly and efficiently as possible which is why I don't mind doing a final inspection on a weekend to help move the process along.

I also don't hesitate to give my cell phone number to borrowers who are trying to repair/correct FHA issues. Knowing they can text or call me to make sure they are making the correct repairs puts their minds at ease, but also helps move the appraisal process along without unnecessary delays.

## THE IMPORTANCE OF PROFESSIONALISM

Communication plays a big part in my professional approach to being an appraiser. Communication is key both when dealing with the lenders and the borrowers. I like to be sure everyone is aware of what is going on with no room for confusion. This is so important because this process can be overwhelming, and it is our job as appraisers, to help it go as smoothly as possible.

## PARTNERING WITH SOLIDIFI

I chose to work with Solidifi because when I received my license in 2021, my lender world opened up with more possibilities and clients. I am part of an all-female appraisal group that recommended I reach out to Solidifi. It was an adjustment at first due to specific lender requirements I wasn't used to, but I can say that after working for Solidifi for some time now, it has made me a better appraiser, one that pays even closer attention to detail.



**JENNA BANAITIS**

INDEPENDENT APPRAISER  
AGAWAM, MA





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Assisting the end user —  
the borrower — is always the  
best part of my day.

— PAUL REILLY  
INDEPENDENT APPRAISER | LAKEWOOD, CO

LAKEWOOD, CO



# PAUL REILLY

Paul Reilly has been a licensed residential appraiser since 2001. He conducts property assessments in Denver, Colorado. Solidifi appreciates Paul's willingness to accommodate tight timelines when they arise and the consistent professionalism he provides each day.

## MY PATH TO BECOMING AN APPRAISER

I enrolled in an introductory appraising college course in 1991, but it wasn't until 1997 that I began pursuing a career in property assessment. Through a connection, I was hired as a staff appraiser at Loan Direct. Here I received exceptional training from a team of senior appraisers. After two years of invaluable guidance, I decided it was time to venture out on my own. I became a trainee in June 1999 and obtained my license in September 2001. I conducted appraisals in Southern California, mainly in Orange and LA Counties. In 2016 attractive fees drew me to the Portland, Oregon, and Vancouver, Washington markets. After a six-year stint on the West Coast, my wife and I moved to Denver to be closer to family. I now service the Denver, Colorado area.

## THE REWARDS OF THE PROFESSION

After 25 years as a property assessor, I still look forward to work every day. What I cherish most about appraising is the independence it offers. I also take pleasure in assisting people to reach their objectives by providing a swift and precise valuation.

## GOING ABOVE AND BEYOND

Once I was asked if I could drive out to Carlton, Oregon and complete a report on the same day. The borrower's face lit up with relief when I arrived; they needed this refinance to fund their daughter's college education. For me, assisting the end user, the borrower, is always the best part of my day.

## THE IMPORTANCE OF PROFESSIONALISM

Exhibiting professionalism is very important to me. I may be the only person the borrower and client interact with in person throughout their real estate transaction. Arriving on time, dressed appropriately, presenting a professional business card, being well-groomed and cordial, and reading the room are all crucial to ensuring a positive experience for both the appraiser and the client.

## PARTNERING WITH SOLIDIFI

During my time in Portland, a Region Manager invited me to join the panel at Solidifi. I accepted the offer with little knowledge about the company, but it soon became apparent that they had an excellent business model focused on building relationships and rewarding loyalty and productivity — that's exactly what I was looking for! It's been a fantastic journey so far.



**PAUL REILLY**

INDEPENDENT APPRAISER  
LAKEWOOD, CO

“

Real estate is an interesting field.  
It's always changing.

— MARK DEMOSS

INDEPENDENT APPRAISER | WEATHERFORD, OK

WEATHERFORD, OK



# MARK DEMOSS

Mark DeMoss became a licensed residential appraiser in 2006. He provides property assessments throughout Oklahoma. He is highly regarded by Solidifi for his professional approach and deep knowledge of the marketplace.

## MY PATH TO BECOMING AN APPRAISER

In 2001 I was hurt in an oil rig accident and had to find another career path. I chose real estate appraising. I started training in May of 2004 and became licensed in 2006.

## THE REWARDS OF THE PROFESSION

I find being self-employed rewarding and real estate is an interesting field. It's always changing. I cover a broad area therefore I get to take in many markets and compare how they are different or the same, which is very interesting. I also get to see many homes and meet a variety of personalities in the field.

## GOING ABOVE AND BEYOND

As an appraiser, you never know what you'll be asked to evaluate. One time it was a "dome" home. It was a hard one to assess that most would have turned down, however with my experience I was able to get the report completed.

## THE IMPORTANCE OF PROFESSIONALISM

I believe that being a professional is being competent in your field of expertise, ethical at all times, taking pride in your work, and being polite and well-mannered when dealing with clients.

## PARTNERING WITH SOLIDIFI

Solidifi is my number one client. Their platform is much better than most out there. Being paid every two weeks and on time is a big incentive because some clients may take 45-60 days to pay or 30 days. The people at Solidifi are always very professional and polite, and I try to have good communication with my Region Managers. In my 20 years of appraising, Solidifi is the best AMC I have ever worked for and hope to continue doing so for many years.



**MARK DEMOSS**

INDEPENDENT APPRAISER  
WEATHERFORD, OK

# OPENING THE DOORS:

## How the Appraiser Diversity Initiative® and Industry Leaders are Fostering Diversity in the Appraiser Profession

Solidifi Hosts the 3<sup>rd</sup> Annual Appraiser Diversity Initiative (ADI) Program at the Valuation Expo Conference in Las Vegas honoring industry advisors, supervisors and ADI Scholarship Winners

In August 2024, Solidifi hosted the third-annual Appraiser Diversity Initiative® (ADI) session, a collaboration between ADI Partners, Fannie Mae, Freddie Mac, Appraisal Institute, and industry leaders to address how we are bringing new entrants to the appraisal profession. With more than 200 participants in attendance, this engaging 4-hour program kicked off the annual Valuation Expo conference and trade show in Las Vegas.

Loren Cooke, president of Solidifi, moderated five dynamic panel discussions over the course of the session, which covered:

- Our esteemed ADI partners discussing the success of the ADI program, what we have accomplished so far, and where it is headed.
- Strategies for expanding the appraiser industry through diversity, featuring insights from lenders and regulators including Wells Fargo, representatives of the Office of the Comptroller of the Currency (OCC) Project REACH, and Flagstar Bank.
- Engaging conversations with ADI Scholarship recipients, discussions on diverse supervisory business models and the importance of Advisors in the ADI program.

The session included an impressive lineup of speakers, including:

- Denise Jernigan, Fannie Mae
- Scott Reuter, Freddie Mac
- Rachel Beam, Fannie Mae
- Hem Merriman, Wells Fargo
- Jeremy L Staudenmaier, Flagstar Bank
- Colleen McCafferty, Solidifi
- Brett Rugar, Solidifi
- Peter Fontana, Appraisal Service
- Dr. Randy Flowers, RSDS Appraisal Diversity
- Hal Humphreys, Storyboard EMP
- LaTarra Jones, ADI Scholarship recipient
- Beverly Ochieng, ADI Scholarship recipient
- Danielle Taylor, ADI Scholarship recipient





This year's session also included complimentary Continuing Education (CE) credits for aspiring appraisers.

Solidifi Chief Compliance Officer Colleen McCafferty participated in the lender panel, where she highlighted ways AMCs and industry partners can become more involved in the ADI program. And, Brett Ruger, Director of QC at Solidifi, shared his valuable experiences as an ADI Advisor. Solidifi now has six advisors for ADI providing mentorship to aspiring appraisers. Solidifi is also leading the way to attract new entrants to the appraisal profession with more than 245 trainees onboarded with appraiser mentors through our national network of appraisers.

A big thank you to our ADI partners, Wells Fargo, Flagstar Bank and the ADI scholarship recipients, and those who attended. By working together, we are driving positive change and look forward to advancing our industry further. [For more information, visit www.solidifi.com/appraisergrowth-and-diversity.](http://www.solidifi.com/appraisergrowth-and-diversity)

Loren Cooke concluded the Valuation Expo Conference with a compelling VET (Valuation, Education, and Technology) Talk, "AI + You: Simplifying the Future of Technology" where he presented to appraisers, lenders, and industry partners about the future of mortgage banking in the age of artificial intelligence.

On stage, Cooke shared his vision for the future and how Solidifi is leading the charge to modernize and optimize the mortgage services experience – focusing on delivering an extraordinary experience, every time.

Cooke focused on the future of the appraisal industry in the age of artificial intelligence. The convergence of AI and real estate is expected to redefine property valuations, making them more efficient, accurate, and insightful. Cooke assured attendees that despite the rise of AI, the essential role of appraisers remains unchanged—they will continue to provide homeowners with extraordinary experiences by blending human expertise with AI-driven insights.

As the largest AMC in the nation, Solidifi is honored to facilitate these critical conversations and help lead the way for positive change and innovation in the mortgage industry.



## ATTRACTING NEW ENTRANTS TO THE APPRAISAL INDUSTRY THROUGH THE APPRAISER DIVERSITY INITIATIVE®

A collaboration with the Appraisal Institute, Fannie Mae, Freddie Mac and the National Urban League to build diversity and reduce barriers of entry to the appraisal profession

**Since ADI inception\*:**

**812**

awarded scholarships

**163**

completed scholarships

**246**

active in the program

**75**

working with supervisor/industry

**JOIN THE MOVEMENT.**

Learn more at <https://www.appraisalinstitute.org/the-appraisal-profession/appraiser-diversity-initiative>.



# LOCATIONS WITH ADI PROGRAM PARTICIPANTS LOOKING FOR SUPERVISORS

## ALABAMA

Birmingham  
Mobile

## ARKANSAS

Little Rock

## ARIZONA

Phoenix

## CALIFORNIA

Fresno  
Los Angeles  
Modesto  
Oakland  
Sacramento  
San Diego  
San Francisco

## COLORADO

Denver–Fort Collins

## DISTRICT OF COLUMBIA – WASHINGTON DC

Metro area –MD/VA/DC

## DELAWARE

Wilmington

## FLORIDA

Fort Lauderdale  
Jacksonville  
Orlando  
Tallahassee  
Tampa

## GEORGIA

Atlanta  
Augusta  
Macon

## ILLINOIS

Chicago

## INDIANA

Fort Wayne

## KENTUCKY

Louisville

## LOUISIANA

Baton Rouge  
New Orleans

## MASSACHUSETTES

Boston

## MARYLAND

Baltimore  
Washington DC metro

## MICHIGAN

Detroit

## MINNESOTA

Minneapolis

## MISSOURI

St. Louis

## MISSISSIPPI

Memphis

## NORTH CAROLINA

Fayetteville  
Raleigh –Durham  
Winston Salem

## NEW YORK

New York

## OHIO

Columbus

## OKLAHOMA

Fort Smith

## PENNSYLVANIA

Philadelphia  
Pittsburgh

## PUERTO RICO

Arecibo  
Mayaguez  
Ponce  
San Juan

## RHODE ISLAND

Providence

## SOUTH CAROLINA

Greeneville

## TENNESSEE

Memphis

## TEXAS

Beaumont  
Dallas  
El Paso  
Houston  
Lubbock  
Paris  
San Antonio

## VIRGINIA

Richmond  
Washington DC metro

## WASHINGTON

Seattle  
Tacoma

## WISCONSIN

Green Bay

## WEST VIRGINIA

Charles Town

Contact the ADI team for more information about the Appraiser Diversity Initiative  
or to become a mentor at [adi\\_team@appraisalinstitute.org](mailto:adi_team@appraisalinstitute.org).



# SUPERVISOR SPOTLIGHT

“

Continued mentorship, industry advocacy and community involvement are my way of giving back which becomes especially more meaningful as I sunset my career.

## LEAVING A LEGACY OF SUCCESS

Peter Fontana is the principal and owner of Cornerstone Appraisal Service, a residential appraisal firm located in Central Montana. Fontana has more than 30 years of experience in the real estate appraisal profession. He has a diverse background with extensive experience in governmental appraisal, mass appraisal, personal property appraisal, single property appraisal, tax appeal and litigation. Having served on the Montana Board of Real Estate Appraisers for the past 17 years, Fontana is the longest serving board member, having been reappointed by three different governors. Like many in the field, Fontana didn't plan on entering this profession, it happened unexpectedly. While serving as the county assessor, he obtained his appraisal license. And, started his own appraisal practice simultaneously. By that time, Fontana had already managed 18 appraisers as part of his role as an elected official.

“Community service has been the cornerstone of my career,” Fontana said. “Serving the community is core to my being – 100%. My continued mentorship, industry advocacy and community involvement are my way of giving back which becomes especially more meaningful as I sunset my career.”

Fontana recognized early on in his career that investing in technology was crucial for growing the business. Collaborating with a software vendor, he transitioned from outdated hand-drawn sketches and film-based reports to fully digital, PDF versions. After successfully creating a digital report, and obtaining a positive response from clients, he began guaranteeing shorter turn times and delivering reports digitally. The business grew rapidly, and it became clear that he needed to bring on additional trainees to keep up with demand.

As the business expanded, Fontana realized his strengths lay in running a business, not just being an appraiser. His company had outgrown the converted bedroom office, and through his contacts from his previous work as a county assessor, he managed to bring on talented appraisers. Many of these appraisers worked for both the government and him. His goal was to create a work environment that would retain top appraisers long-term – treating them as valuable assets and investing in their growth both financially and personally.

He designed an attractive pay structure, offering appraisers a retirement plan where 25% of their





**Peter Fontana**  
*Principal, Cornerstone  
Appraisal Services  
Montana*

earnings at the end of the year would be added to their retirement fund. For example, an appraiser earning \$100,000 would receive a \$25,000 contribution. In addition, he covered all business expenses—computers, continuing education, gas, and a 401K, so his appraisers could focus solely on their work. Under his leadership, appraisers received a 65/35 fee split, with all expenses covered.

He noticed that many companies expected trainees to work for free, leading to high turnover after only a year and a half. But in his business, no one had left in 18 years. To ensure long-term sustainability, he devised a 10-year plan to flip the fee split from 65/35 to 35/65 in favor of the appraisers as he approaches his retirement. As Fontana begins to sunset his career he will continue to manage client relationships and will be around to help, but his team will manage the business. This arrangement will allow his appraisers to see the long-term benefits of staying with the company. Today, the company has five employees, each with an average tenure of 15 years. Last year, they generated in excess of \$1 million in gross income, serving central Montana.

By partnering with Appraisal Management Companies (AMCs), he expanded the business and his footprint, gaining access to lenders they couldn't reach before. The company prides itself on delivering top-tier customer service, and they are busier than ever, even more so than before the Dodd-Frank Act.

When the market slows down, that's when Fontana believes it's most important to invest in his employees. Fontana said, "I could not have I could not have built my business without my team. By investing in their future, we have one of the top-producing and longest-tenured firms in Montana."

Fontana believes the main challenge in the appraisal industry is that appraisers often limit their potential by focusing only on the immediate task at hand. Single appraiser shops, in particular, face difficulty growing because they lack long-term vision. Understanding that there was a better way to succeed, he built a company that not only thrives but also keeps its talented appraisers engaged and invested for the future.

# ADI SCHOLARSHIP RECIPIENT SPOTLIGHT

## The Next Generation of Real Estate Appraisers

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Don't give up. If it's something that you really want to do, keep going. The more bumps you encounter, the greater the purpose. Just stay focused and stay the course.



**LaTarra Jones**  
*ADI Scholarship Recipient*  
Raleigh, NC

## LATARRA JONES

LaTarra's passion for real estate is not new. It inspired LaTarra to get her real estate license while building her hair salon business. She learned, however, that representing buyers and sellers is essentially a sales role and she isn't a sales person at heart. LaTarra kept searching for the right path towards a career she could be passionate about. It took a conversation with a friend in the Appraiser Diversity Initiative® (ADI) program for LaTarra to light up. She realized that she too would love to be a real estate appraiser. She applied for the ADI scholarship, received it and has not looked back.

The journey to becoming an appraiser began for LaTarra in December 2023. To date she has completed three classes and is now in the second part of her schooling. So far LaTarra enjoys ADI and finds it to be a great experience. She especially appreciates that the program provides a mentor whom she meets with bi-weekly to answer any questions.

ADI appointed Thomas Turner with Fannie Mae as LaTarra's mentor and his broad experience, guidance and personable approach helps LaTarra feel that she is not alone through her journey.

As for the field of property evaluation, there are a few reasons why LaTarra is drawn to it. She likes that appraising is about reviewing the data and comparables to determine the value of a property. It's like putting a puzzle together and, even though it can be a challenge, it's a good challenge. LaTarra is also attracted to the service aspect of the job. LaTarra is also attracted to the service aspect of the job and ensuring everyone is treated fairly.

LaTarra graduated in 2003 from North Carolina State A&T University with a Degree in Business Management. After University, she worked in Finance before following her first passion – hair. She attended beauty school in 2008 and opened her own hair salon in 2009. She has operated her own business for more than 15 years. Her new goal is to transition from being a hair salon owner to a full-time appraiser by the end of 2024.



# ADI SCHOLARSHIP RECIPIENT SPOTLIGHT

## The Next Generation of Real Estate Appraisers

“

If you want to become an appraiser, do your research first. Shadow someone before committing to see if this is what you really want to do.



**Danielle Taylor**  
*ADI Scholarship Recipient*  
Bluefield, WV

## DANIELLE TAYLOR

Danielle was introduced to the appraisal industry and the Appraiser Diversity Initiative® (ADI) scholarship program by her cousin Vonnia Harris Davis with Blueprint 2022. Danielle instantly saw the program as a great opportunity to branch out and do something different to help fill a need in her community.

Danielle received an ADI scholarship July 1, 2022 and now has finished the classes for residential and highest and best use. Throughout her learning journey Danielle received support from the team at ADI, describing them as “off the charts” and pointing out how they are always fast to respond and help. “They remember who you are personally too and know what you need and how to get it to you,” says Danielle.

In fact, Danielle was introduced to a job opportunity by the ADI team and is happy to have started a new job with the State of West Virginia Department of Transportation as a Transportation Appraiser Trainee in the Right of Way Division. In this role she’ll assist in purchasing properties on behalf of the state which will be developed into future

roadways. While in the state’s employ Danielle will be able to gain her experience hours while taking Practical Applications of Real Estate Appraisal (PAREA) training to become a certified appraiser. Her employer will provide a mentor as well.

PAREA is the online program that provides simulations to instruct participants how to apply appraisal theory and methodology to real-world examples. Danielle is looking forward to having a mentor as previous ADI students have found that the courses are so much easier when you have someone in the industry to assist you with your studies. Before pursuing a career as an appraiser, Danielle advises others to do their homework.

For Danielle, the most exciting part about becoming an appraiser is being able to help people. She lives in West Virginia where the majority of the state is rural. Appraisers are few and far between so it can take months to get an appraisal done. She is looking forward to being able to help fill that gap and deliver timely appraisals to the homebuyers and sellers of her state.

# CELEBRATING WOMEN IN LEADERSHIP AT SOLIDIFI

As one of the nation's most trusted valuation and title partners, we are committed to fostering diversity, equality and inclusion. In fact, women represent more than half of Solidifi's workforce and leadership team. We embrace diversity of thought and a culture of elevating others to help make the homeownership experience extraordinary, every time.

Gender equality is one of the most effective ways to build healthier, more prosperous, and more inclusive communities. We all have a role to play in building a future where everyone can reach their full potential. In celebration of this we would like to highlight just a few of the women in leadership at Solidifi that contribute greatly to our organization's success every day.

## Words to Inspire Us All



Pick your passion and don't allow words, actions or opinions to limit you or your opportunities. As I mentor other women, I encourage them to ask 'Why NOT me?' It has become my rallying cry for the next generation of leadership.

**Marianne Angarola**  
*Senior Vice President of National Accounts at Solidifi*



Ask questions. It allows you to learn and build your knowledge base and skills. A good manager will appreciate a curious mind.

**Irena Sakic**  
*Vice President of Business Development at Solidifi Canada*



Stay curious, flexible and open to change. You never know what lies ahead. If I had a motto, it would be 'If you don't ask, the answer is always no.'

**Colleen McCafferty**  
*Chief Compliance Officer at Solidifi*



# Congratulations to Solidifi's Women in Leadership



## HOUSINGWIRE MARKETING LEADERS 2024

**Jennie Craig**

*Vice President of Marketing at Solidifi*

Jennie is a marketing powerhouse and serves on Solidifi's leadership team. She leads the organization's brand and growth strategy both internally and externally. Her recent accomplishments include launching the refined brand for Solidifi's North American family of companies and being named one of HousingWire's Marketing Leaders for 2024.

## HOUSINGWIRE RISING STARS 2024

**Jillian Downing**

*Vice President of Product at Solidifi*

Jillian Downing leads product strategy for the company's proprietary network management platform technology North American wide. Most recently she lead the company's roadmap for valuations modernization in both the U.S. and Canada and was recognized by HousingWire as one of the Rising Stars of 2024.



## CMP TOP 50 WOMEN OF INFLUENCE 2024

**Irena Sakic**

*Vice President of Business Development at Solidifi Canada*

Irena Sakic blazes a trail in the Canadian Mortgage market as a sales leader for Solidifi. Under her direction the sales team continues to grow market share, incrementally grow the client base, and achieve long-term strategic objectives. Specifically, in Fiscal 2023 year-to-date, under Irena's business development leadership, the team launched two new clients and six new channels in Canada.

# MEET THE SOLIDIFI TEAM

Meet some of the Solidifi team who support our appraiser and notary partners.



**CARL MONKELBAAN**

REGION MANAGER, APPRAISER

CO, NM, NC



## What is something you've learned in this role that has made you successful?

To be successful, you must listen carefully, remain open to constructive criticism, and apply problem-solving skills to help build a path for our appraisers and borrowers through the mortgage process and careers.

## What sets Solidifi apart from the competition?

What sets Solidifi apart from our competitors is our employees who strive to make a difference every day. From building and maintaining strong relationships with appraisers to adapting to industry changes, we provide the utmost support to our appraisers and clients.

## What's the most important thing an appraiser can do to be successful when partnering with Solidifi?

I believe the most important things are great communication, accountability, and a positive attitude. These three key points will help foster a successful relationship between the borrower and lenders.

## What is your favorite part of your role as a Region Manager?

What I enjoy most is making an impact on our company's success by maintaining relationships with my fellow colleagues and peers.



**MATTHEW SCHMIDT**

REGION MANAGER, APPRAISER

MS, MT, WY, VA, MD, DC



## What is something you've learned in this role that has made you successful?

Adaptability and building strong relationships with appraisers have been crucial to my success as a Region Manager. The real estate market is always evolving — I've learned that staying flexible and embracing change allows me to better support my team and appraisers, ensuring we maintain a high standard of service.

## What sets Solidifi apart from the competition?

Our dedication to quality and our people-first approach are key differentiators. At Solidifi, we believe in fostering long-term relationships with appraisers. We prioritize transparency, timely communication, and continuous support, which creates a foundation of trust and leads to consistently high-quality appraisals.

## What's the most important thing an appraiser can do to be successful when partnering with Solidifi?

The most important thing an appraiser can do is to be proactive in communication. Keeping us informed throughout the process, whether it's about timelines, challenges, or any potential issues, helps us collaborate effectively and ensures a smooth experience for everyone involved.

## What is your favorite part of your role as a Region Manager?

I love the variety in my role. Every day presents new opportunities and challenges, whether it's problem-solving with clients, building relationships with appraisers, or collaborating with my team. This dynamic environment keeps me engaged and motivated, knowing that each day I'm contributing to the success of our company.





## KYLE WALSH

REGION MANAGER, NOTARY

NORTHEAST U.S.



### What is something you've learned in this role that has made you successful?

My time as a Region Manager has taught me not to be afraid to take on a challenge. With the support of a solid manager and a team of colleagues backing you up, jumping headfirst into escalations and problem solving on the fly helps Solidifi remain successful, and has helped refine my skills as a problem solver.

### What sets Solidifi apart from the competition?

Solidifi strives to provide excellent service and does so via a unique focus on communication and relationship building. The relationship between Region Managers and field agents is what makes Solidifi one of the strongest AMCs in the country and keeps our Notary Network positioned as a premier one-stop-shop for title clients across the country.

### What's the most important thing a notary can do to be successful when partnering with Solidifi?

Solidifi's network structure of dedicated Region Managers creates a unique environment for notaries to form one-on-one relationships with their Region Managers. Taking the time to reach out to their manager, talk about their work and build that relationship is what elevates us from colleagues to partners and makes us truly feel like one team.

### What is your favorite part of your role as a Region Manager?

The Region Manager role requires that you collaborate with field agents, quality control teams, lenders, account managers, borrowers, and other colleagues to provide the best service. These relationships have led to some wonderful friendships and have had a lifelong impact on me in my five years with Solidifi. They are certainly my favorite part of the role.



## JACLYNN MUSCOLINO

TEAM LEAD, NOTARY

EAST COAST



### What is something you've learned in this role that has made you successful?

The title industry moves at such a fast pace, and I have been able to balance developing my title knowledge and multitasking skills. We must be able to pivot quickly to make sure that we are on top of all our files.

### What sets Solidifi apart from the competition?

We strive to develop solid working relationships with our clients and notaries. We do this every day by providing extraordinary customer service. We are always here to work together to find solutions to any issues that might arise.

### What's the most important thing a notary can do to be successful when partnering with Solidifi?

The two most important qualities for a notary to have to be successful with Solidifi is to have clear communication and being detail-oriented. Notaries that go beyond our expectations and adhere to our requirements will have a great partnership with Solidifi.

### What is your favorite part of your role as a Team Lead?

When I can collaborate directly with our notaries and build stronger relationships with them. Our notaries are the backbone of the industry and know they can count on Solidifi to be there for them for any questions they might have at the table with the borrower.

## A COMMITMENT TO PARTNERSHIP

One of the benefits of partnering with Solidifi is having a dedicated point of contact – your Region Manager. Each Region Manager oversees a specific geographical area across the U.S. and manages the panel of field professionals within that region. Focusing on one area allows the Region Manager to become familiar not only with the local field professionals, but with the challenges and attributes specific to their region. Field professionals have one assigned contact that they can reach out to consistently for questions and support.

# SOLIDIFI PERKS

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





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Solidifi has teamed up with a leading nationwide organization 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.

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



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 from companies such as:

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

**solidifi**

PERKS

FOR MORE INFORMATION, VISIT [SOLIDIFI.COM/PERKS](https://solidifi.com/perks).

## 2024–2025

# UPCOMING EVENTS

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



### MBA ANNUAL CONVENTION & EXPO

OCTOBER 27 – OCTOBER 30, 2024  
DENVER, CO



### ICE EXPERIENCE

MARCH 10 – MARCH 12, 2025  
ORLANDO, FL



### CBA LIVE

MARCH 17 – MARCH 19, 2025  
ORLANDO, FL



### SECONDARY AND CAPITAL MARKETS CONFERENCE

MAY 18 – MAY 21, 2025  
NEW YORK, NY



### NNA CONFERENCE

JUNE 8 – JUNE 10, 2025  
LAS VEGAS, NV



### VALUATION EXPO

AUGUST 11 – AUGUST 13, 2025  
LAS VEGAS, NV



### ALTA ONE

OCTOBER 7 – OCTOBER 10, 2025  
NEW YORK, NY



# HUMBLLED BY YOUR KIND WORDS



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Solidifi has established itself as a reputable provider of valuation and closing services in the real estate industry. They have a track record of delivering reliable and accurate results, which can instill confidence in clients.

*Michelle Eggleston - Notary, CO*

I chose to work with Solidifi because they are an industry leader, offer fair compensation for my market, and are easy to work with.

*James Rigdon - Appraiser, FL*

Solidifi makes it easy to work with them. The platform is self explanatory and the reps are always available. I appreciate all the business I have received over the years and look forward to a great partnership in the future.

*Tawanda Burney - Notary, NC*

I chose to work with Solidifi because of their reputation for excellence and innovation in the real estate appraisal industry. Their commitment to user-friendly technology and data analytics aligns with my dedication to providing efficient and accurate valuations. Solidifi's emphasis on transparency, quality control, and compliance ensures I can uphold the highest standards of professionalism.

*Anthony Atkins - Appraiser, IN*

Solidifi is so professional and easy to work with. Their signers are always prepared and I have never had a problem with late documents. The support team always answers promptly when I have questions or concerns.

*Teressa Ray - Notary, NM*

Solidifi has a strong presence and positive reputation in our market. I appreciate that our goals align with respect to quality and service and that their local management walks the talk in terms of being a partner in our mutual success.

*Richard Stanley - Appraiser Trainee, FL*

I enjoy the seamless process of the signings with Solidifi. Rebecca Schmidt has been great and such an honor to work with; she is always so kind and efficient. How quickly they pay the notaries is amazing.

*Candice Peterson - Notary, OK*

After a few months of working with Solidifi I realized I enjoyed the work and also the reviewers that I worked with. We appraisers don't know it all. Reviewers at Solidifi are always there to help and guide you in a direction to help complete an assignment.

*Jeff Lawson - Appraiser, IL*

**solidifi**

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