

EXTRAORDINARY

EXPERIENCE THE DIFFERENCE



solidifi

2025 FALL EDITION

2025 EDITION

Welcome to the 2025 fall edition of the Solidifi Extraordinary magazine. The Extraordinary magazine is designed to recognize and support the professionals who continue to shape extraordinary experiences in the mortgage journey. At the heart of this issue, we celebrate the dedication of our appraisers and notaries. Your professionalism, care, and commitment remain central to building borrower confidence, delivering trust at every step, and raising the standard of excellence across our industry.

This year, I am pleased to share the results of the Solidifi 2025 Consumer Mortgage Experience and Future Plans Survey. The findings reveal that the dream of homeownership remains strong, reflecting its enduring importance in creating stability, prosperity, and the lifestyle families envision. Yet, rising prices and tighter budgets are prompting consumers to be more cautious. This careful timing reflects significant pent-up demand that could unlock renewed activity when the market stabilizes.

We also take a closer look at one of the most important transformations underway in our industry: the rollout of Uniform Appraisal Dataset (UAD) 3.6 and Forms Redesign initiative. In this feature, we examine what these changes mean and highlight the importance of readiness, collaboration, and innovation in ensuring a smooth adoption and delivering accurate, transparent valuations.

This edition also explores the growing role of Artificial Intelligence in mortgage services. AI is no longer on the horizon – it is here today, actively shaping how we work. At Solidifi, we've built on our strong data foundation and operational excellence by establishing an AI Center of Excellence focused on both innovation and compliance. This is how we'll continue to grow, deliver extraordinary customer experiences, and help drive the mortgage industry into its next chapter.

Your expertise and commitment are what make extraordinary experiences possible. Solidifi remains focused on standing beside you with the tools, resources, and innovation that help you succeed.

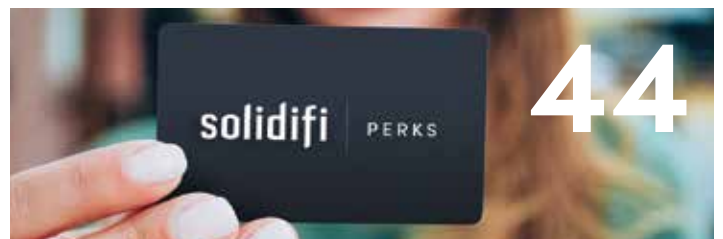
Thank you for the vital role you play each day in building stronger communities and shaping the path to homeownership.

Loren Cooke

President of Solidifi

solidifi

EXPERIENCE
EXTRAORDINARY



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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.

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



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I try to make the process easy
to understand.

— MELISSA JOHNSON
INDEPENDENT NOTARY | CHANDLER, AZ

CHANDLER, AZ

MELISSA JOHNSON

Melissa Johnson has provided notary services for 28 years in the Phoenix metro area as well as the towns of Maricopa, Queen Creek, and San Tan Valley. Her wealth of experience, ability to guide clients through the process, and consistent on-time document delivery are greatly admired by Solidifi.

MY PATH TO BECOMING A NOTARY

I became a notary public while working as an escrow officer. Nine years ago, I decided to become a traveling notary instead and have never looked back.

THE REWARDS OF THE PROFESSION

The most rewarding part is the flexibility this career provides which allows me to maintain the lifestyle of my choosing.

GOING ABOVE AND BEYOND

I've had many closings where clients have asked for information that only an escrow officer would know (e.g., how do I find my tax bill?). Having this knowledge allows me to answer these types of questions. I also work with a lot of first-time homebuyers. I love being able to reduce some of their nervousness by making the process as easy to understand as possible.

THE IMPORTANCE OF PROFESSIONALISM

Being a professional means presenting oneself and behaving in a way that shows you are competent, knowledgeable, and able to handle any situation that arises. This is important because a home is typically the biggest purchase someone makes and that usually comes with a bit of anxiety.

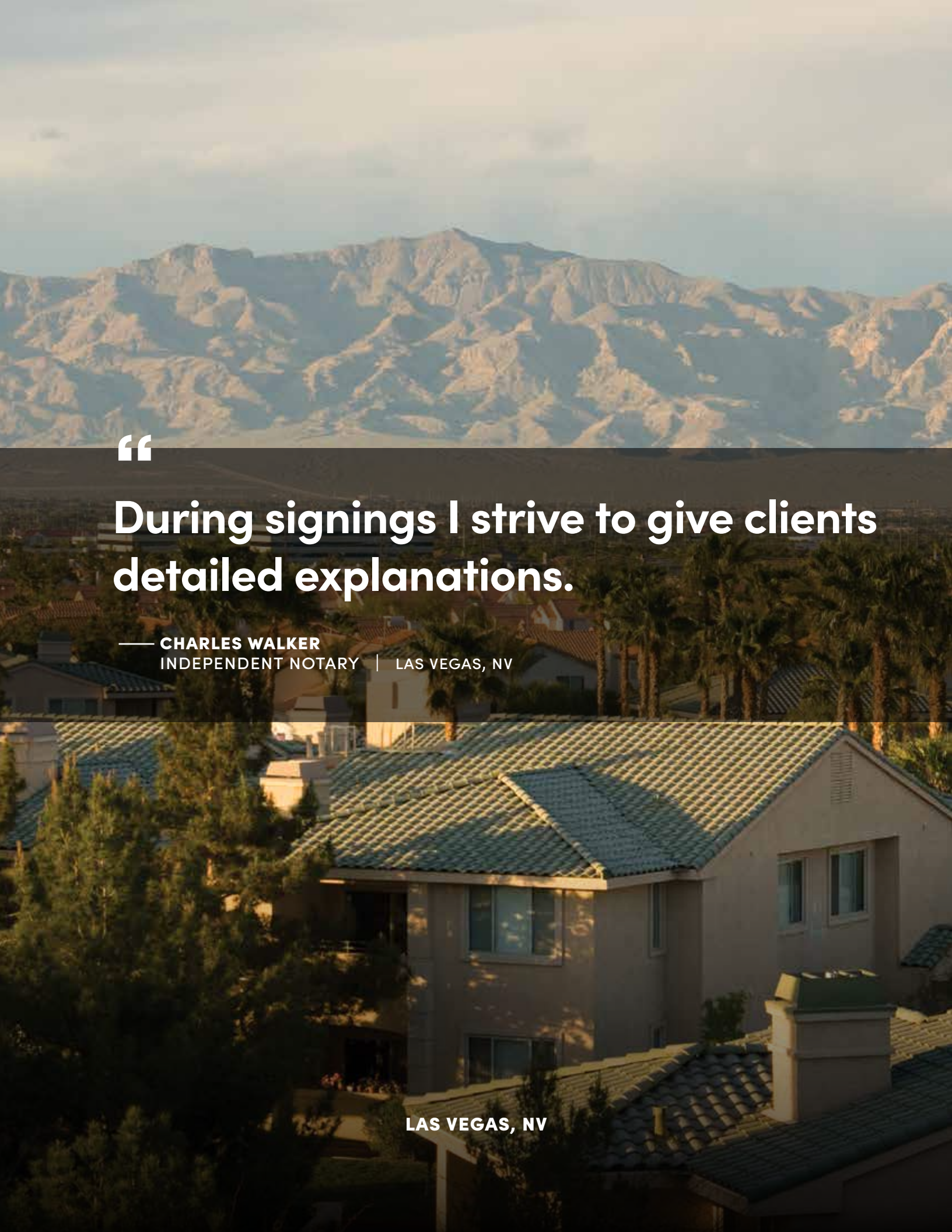
PARTNERING WITH SOLIDIFI

There are many notary platforms to choose from, but Solidifi is definitely one of the best and easiest to work with. Any time I have a question the customer service is smooth, friendly and efficient. I also appreciate that Solidifi takes time to give positive feedback to their notaries (many platforms do not). Thank you for allowing me to work with your team!



MELISSA JOHNSON

INDEPENDENT NOTARY
CHANDLER, AZ



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**During signings I strive to give clients
detailed explanations.**

— **CHARLES WALKER**
INDEPENDENT NOTARY | LAS VEGAS, NV

LAS VEGAS, NV

CHARLES WALKER

Charles Walker has been a notary in the greater Las Vegas area for six years. Solidifi appreciates the dedication Charles shows to the companies and clients he serves and his ability to execute signings in a timely and thorough fashion.

MY PATH TO BECOMING A NOTARY

Inspired by a close friend's suggestion, I decided to pursue notary work – a decision that's allowed me to combine my professionalism with my people skills giving me genuine fulfillment for helping others navigate important life moments.

THE REWARDS OF THE PROFESSION

I enjoy meeting and helping people. The documents we manage can be challenging for the signers and I strive to give the best and most detailed explanations within the laws of Nevada.

GOING ABOVE AND BEYOND

Early in my career, I had to assist a U.S. veteran with a refinance signing. He had taken shrapnel in his signing hand back in 1972 during the Vietnam War. Under normal circumstances the signing would have taken 45 minutes to an hour to complete. But, due to his injury, it took three

hours. He kept apologizing for all the breaks he needed to take. I explained to him that he paid for his breaks through his service and sacrifice and that he could take all the time he needed. He thanked me for my understanding and I felt extremely proud that I could help.

THE IMPORTANCE OF PROFESSIONALISM

Professionalism means treating the companies and clients that hire me with the highest regard and respect – by being on time, having regard for their knowledge of the situation and filling in any blanks. It's performing a mistake-free job, and if I make a mistake, correcting it promptly.

PARTNERING WITH SOLIDIFI

Solidifi gives me the tools needed to complete a signing with little to no issues. I get the documents without delay. Someone is always available to answer any questions before, during, and after the signings. They pay fairly but more importantly, they make me feel like I'm part of a team.



CHARLES WALKER

INDEPENDENT NOTARY
LAS VEGAS, NV

A photograph of the Raleigh skyline at sunset. The sun is a bright, glowing orb positioned slightly to the right of the center, partially obscured by a tall building. The sky is a mix of orange, yellow, and light blue. The city skyline consists of various skyscrapers and buildings of different heights and architectural styles. The foreground is a dark, silhouetted area, possibly a park or a body of water, which provides a stark contrast to the bright sky and city lights.

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**Always push yourself
to do more.**

— **TONIA RICHARDSON**
INDEPENDENT NOTARY | RALEIGH, NC

An aerial photograph of a lush green park. The park is filled with dense, mature trees in various shades of green. A paved road or path winds through the park, and a few streetlights are visible. The overall scene is peaceful and scenic, capturing the natural beauty of the area.

RALEIGH, NC

TONIA RICHARDSON

Tonia Richardson has been a notary in the Raleigh, NC marketplace since 2013. Solidifi appreciates the empathy and commitment she provides to her clients and the detail-oriented approach she brings to each signing process.

MY PATH TO BECOMING A NOTARY

I became a notary in 2013 when my role as a company bookkeeper required me to serve as a notary. Since I was not a notary, the company paid for me to become one. Three years later I moved on from that organization and into part-time notary work, which is when I started doing mortgage loan closings. I became a full-time mobile notary in 2018.

THE REWARDS OF THE PROFESSION

I enjoy traveling to different towns and cities within North Carolina, some of which I have never heard of or visited before. I also love meeting new people from different walks of life and hearing their stories.

GOING ABOVE AND BEYOND

Some clients are in need of access to money to address situations with their homes. Knowing that I've helped them finalize their closing is very rewarding for me.

THE IMPORTANCE OF PROFESSIONALISM

I push myself to do better in all aspects of my job. Even when I think I'm already going above what is needed, I still push myself to do more. Professionalism also means always showing up to a closing 15-20 minutes early and thinking two to five steps ahead, so if something does come up, I already know how I'm going to handle it.

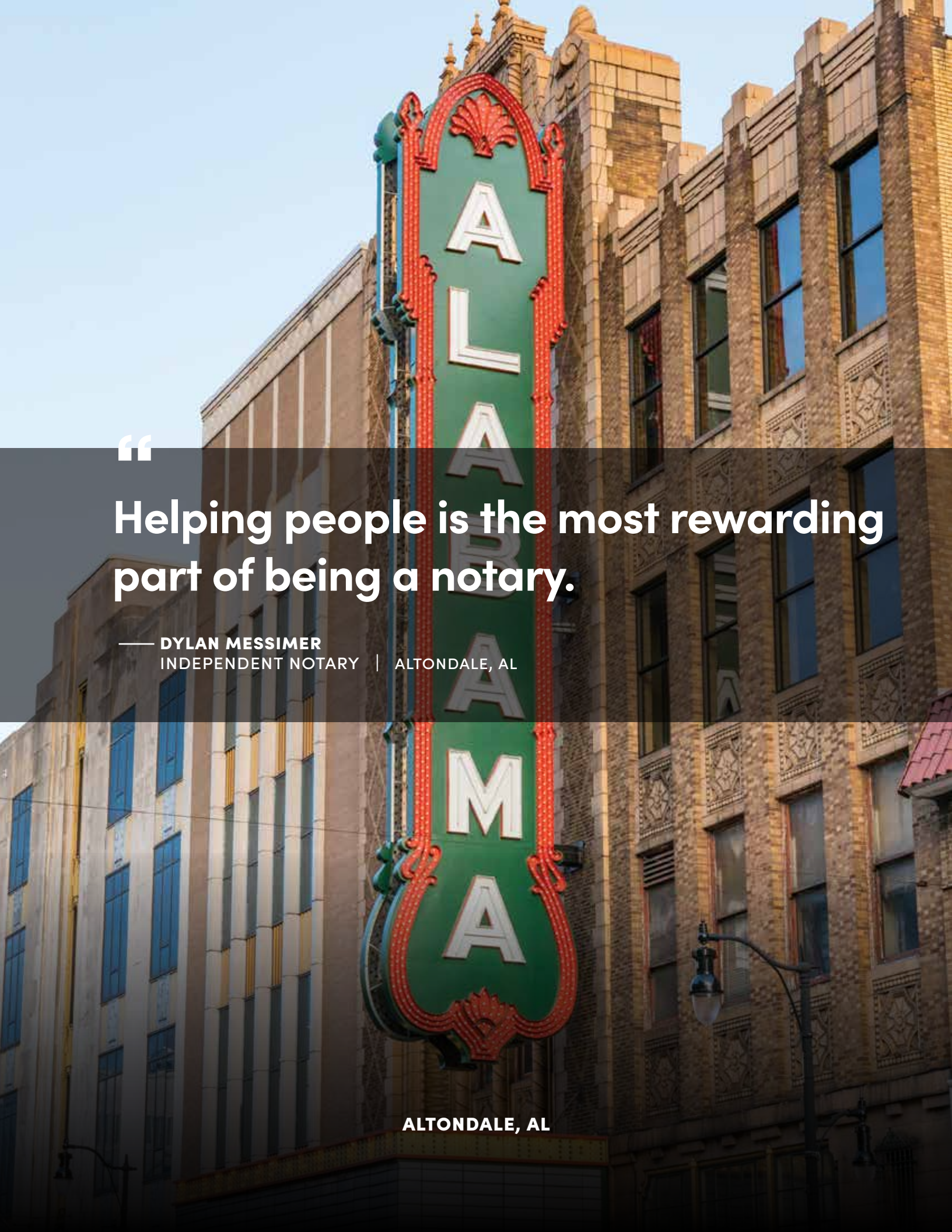
PARTNERING WITH SOLIDIFI

I work with Solidifi because they recognize their notaries for their hard work and dedication to their company. Out of all the companies that I do closings for, none of them have ever given me acknowledgment for my work. I believe that you have to acknowledge and appreciate the ones that are getting the job done. That is why I chose to work with Solidifi.



TONIA RICHARDSON

INDEPENDENT NOTARY
RALEIGH, NC



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Helping people is the most rewarding
part of being a notary.

— DYLAN MESSIMER
INDEPENDENT NOTARY | ALTONDALE, AL

ALTONDALE, AL

DYLAN MESSIMER

Dylan Messimer has been a licensed notary since 2018. He provides notary services in the central Alabama area. Solidifi appreciates Dylan's dedication to his clients and the high-level of professionalism he displays in all facets of being a notary.

MY PATH TO BECOMING AN APPRAISER

I was inspired to become a notary after listening to a podcast in 2018. I learned about the industry, what being a notary meant and how to become one. I thought it would be an interesting path to take moving forward.

THE REWARDS OF THE PROFESSION

Helping people is the number one reward for being a signing agent. It's great to be able to assist clients in reaching their goals and make the signing process a bit easier. I also enjoy meeting and talking with different people from different communities.

GOING ABOVE AND BEYOND

Whether it's documents, times or locations that need to be changed at the final hour, I always do everything I can to make it work or offer another solution that will keep the transaction moving forward as best as possible for the client.

THE IMPORTANCE OF PROFESSIONALISM

Being a professional means putting your clients first and making sure they feel comfortable and informed with everything they are doing. It's also about ensuring they see the key pieces of information they need in the closing package and answering all their questions in a timely manner.

PARTNERING WITH SOLIDIFI

Solidifi has a fantastic online app and website that allows us to do back-end work quickly and easily while also giving us everything we need to know about a job before we get started. I've always had a great experience using their service and getting help quickly when I needed it.



DYLAN MESSIMER

INDEPENDENT NOTARY
ALTONDALE, AL

A photograph of the Columbus, Ohio skyline at sunset. The sky is filled with soft, orange and pink clouds. Several tall skyscrapers are visible, including the KeyBank Tower on the left and the US Bank Tower in the center. The buildings are illuminated by the warm light of the setting sun. In the foreground, a bridge with multiple arches spans a body of water, which reflects the city lights and the colorful sky. The overall mood is serene and professional.

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I enjoy building trust and fostering a positive signing experience.

— **ETHAN HOWARD**
INDEPENDENT NOTARY | COLUMBUS, OH

COLUMBUS, OH

ETHAN HOWARD

Ethan Howard has been a notary in Columbus, Ohio and the surrounding area for more than 6 years. With Ethan's integrity, attention to detail, and ability to handle high-pressure situations, Solidifi knows they can count on him to consistently produce seamless and efficient loan signings.

MY PATH TO BECOMING A NOTARY

For 19 years, I worked as an educator. I taught at all levels, plus led fundraising efforts, coordinated numerous public events throughout the school year, and created my own original curricula. In 2018, I embarked on a new career path, becoming a full-time, certified loan signing agent, Ohio notary public, and Ohio remote online notary.

THE REWARDS OF THE PROFESSION

One of the most rewarding aspects of my work is the opportunity to help individuals and families through significant financial milestones. Whether it's purchasing a first home, refinancing for a better future, or securing a loan for a new opportunity, I take pride in making the process seamless and stress-free.

GOING ABOVE AND BEYOND

Once I had a borrower who had to cancel a scheduled closing because their son experienced a mental health crisis. When we eventually met, I approached the appointment with patience and sensitivity, ensuring they felt supported rather than rushed. This experience reinforced the importance of compassion and adaptability in my role.

THE IMPORTANCE OF PROFESSIONALISM

Being professional means demonstrating reliability, accuracy, and integrity in every loan signing and notarization. It means being punctual, prepared, and knowledgeable about the documents I handle while also ensuring that clients feel comfortable and confident throughout the process. By maintaining professionalism, I help ensure smooth, error-free signings, build trust with clients and lenders, and uphold the high standards expected in the industry.

PARTNERING WITH SOLIDIFI

I choose to work with Solidifi because they demonstrate a strong commitment to professionalism, efficiency, and excellence in the loan signing industry. What truly sets them apart is how they value and respect their signing agents. Solidifi provides clear communication, fair compensation, and ongoing support, making it evident that they recognize the critical role notaries play in the closing process.



ETHAN HOWARD

INDEPENDENT NOTARY
COLUMBUS, OH



THE DREAM OF HOMEOWNERSHIP ENDURES DESPITE MARKET CHALLENGES

FINDINGS FROM THE SOLIDIFI 2025 CONSUMER MORTGAGE EXPERIENCE AND THE SOLIDIFI 2025 FUTURE PLANS OF HOMEOWNERS SURVEYS

Economic headwinds and high interest rates have left many consumers on the sidelines – waiting for the right opportunity. This year, results show that affordability challenges continue to hold back immediate plans, yet confidence remains strong. While consumers are cautious, their patience signals pent-up demand that will fuel growth as the market normalizes over the next 18 months. These results underscore the importance of preparing now – ensuring that when the market shifts, we're ready to make homeownership possible for more Americans.

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's survey takes a closer look at first-time homebuyers, offering fresh insights into their experiences and expectations. It also explores how lenders can deliver extraordinary journeys that inspire loyalty, strengthen relationships, and turn customers into loyal brand champions.

This year, alongside our annual Solidifi 2025 Consumer Mortgage Experience Survey, we also conducted the Solidifi 2025 Future Plans of Homeowners Survey, including a focus on affordability, to explore how market conditions influence borrowers' future real estate plans. The Future Plans Survey revealed despite economic concerns homeownership has become increasingly important, especially among younger generations. As consumers reimagine their homes for wellness, work and family life, many find the true homeownership costs exceed expectations. Underscoring not only the home's expanding role in everyday life but also the need for responsible budgeting and clearer financial guidance.

The dream of homeownership remains strong, reflecting its enduring importance in creating stability, prosperity, and the lifestyle families envision.

Despite market conditions and affordability challenges, future buyers' intent to purchase remains strong.

Amid ongoing market pressures, borrowers remain resilient with 60% of consumers continuing to have real estate plans in the next 3 to 5 years.

The refinance market pivots to necessity.

Fueled by high consumer credit debt, the refinancing sector saw crucial re-activation focused less on rate-term savings and more on providing consumer liquidity through debt consolidation using home equity extraction solutions.

Refinance pent-up demand builds ahead of expected market changes.

Market conditions continue to drive pent-up demand for refinance with 70%+ of consumers planning to refinance within the next two years, primarily to take advantage of lower interest rates.

The housing market faces a timing issue for future buyers.

More future buyers are ready to purchase, but affordability concerns continue to keep many on the sidelines. Borrowers continue to delay homeownership plans with nearly 65% planning to purchase in the next 1-3 years. These delayed plans point to higher volumes once economic pressures – particularly interest rates – ease.



Future borrowers' expectations continue to normalize in a higher-rate environment.

The median interest rate that future borrowers would be willing to proceed with, despite being high, increased to 6.5% from 6.35% in 2024, 6% in 2023 and 5% in 2022.

A stable rate environment below 6% would motivate many potential buyers to act.

61% would be willing to proceed between **5%-6%** interest rate, up from 50% in 2024.

79% would be willing to proceed between a **4%-5%** interest rate.



Homeownership is growing in importance, and consumers are thinking about a home differently.

Consumers view homeownership as benefiting both their lifestyle and their budget, with many willing to pay more for a home that supports the way they want to live. Proximity to amenities and features that blend wellness, work and entertainment are top priorities – along with room for multigenerational living. Year over year, consumers continue to move to more suburban and rural areas for both lifestyle and affordability.

Homeownership costs often exceed expectations.

Over 7 in 10 consumers, including first-time homebuyers, underestimated the costs of homeownership, particularly younger buyers. This underscores the importance of early budget guidance and clearer communication from lenders and industry partners to help set expectations and empower borrowers with knowledge to create a more confident homeownership experience.

Loyalty continues to strengthen.

Convenience, quality, and trust drives lender loyalty. Borrowers increasingly bundle services with the brands they trust, leading to stronger relationships across channels. In 2025, consumers are even more likely to act on positive experiences – building brand affinity and encouraging further channel growth. By consistently **delivering extraordinary experiences**, lenders strengthen relationships and secure future business.

First-time homebuyers expect trustworthy guidance, convenience, and personal touches

that reduce stress, and build confidence.

Their homeownership milestone brings a sense of pride, anticipation, and joy, which amplifies their expectations for a process that feels supportive, transparent, and memorable. Lenders and service providers who deliver ease, security, empathy win their loyalty and referrals.



In-person interactions remain the preferred choice for appraisals and closings.

Across generations and especially with first-time homebuyers, face-to-face engagement builds the trust and reassurance consumers seek during one of life's most significant financial milestones. At the same time, opportunities exist to increase awareness and comfort with digital tools – offering borrowers the convenience, transparency, and personalization they increasingly expect.

The Solidifi Difference

We provide an extraordinary experience across the two most-critical touchpoints in a real estate transaction – the appraisal and the closing.

Consumers associate the Solidifi closing experience with excellence, convenience and reassurance. And, over **9 in 10** consumers use positive words to describe the Solidifi closing experience, describing it as:



The Solidifi 2025 Consumer Mortgage Experience Survey was conducted by Market Street. 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 48% closing within the past year, and 52% closing one to two years ago.

The Solidifi 2025 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 52%, 13% previously owned a home and 34% have never owned a home. Panelists included a mix of future buyers across the U.S.

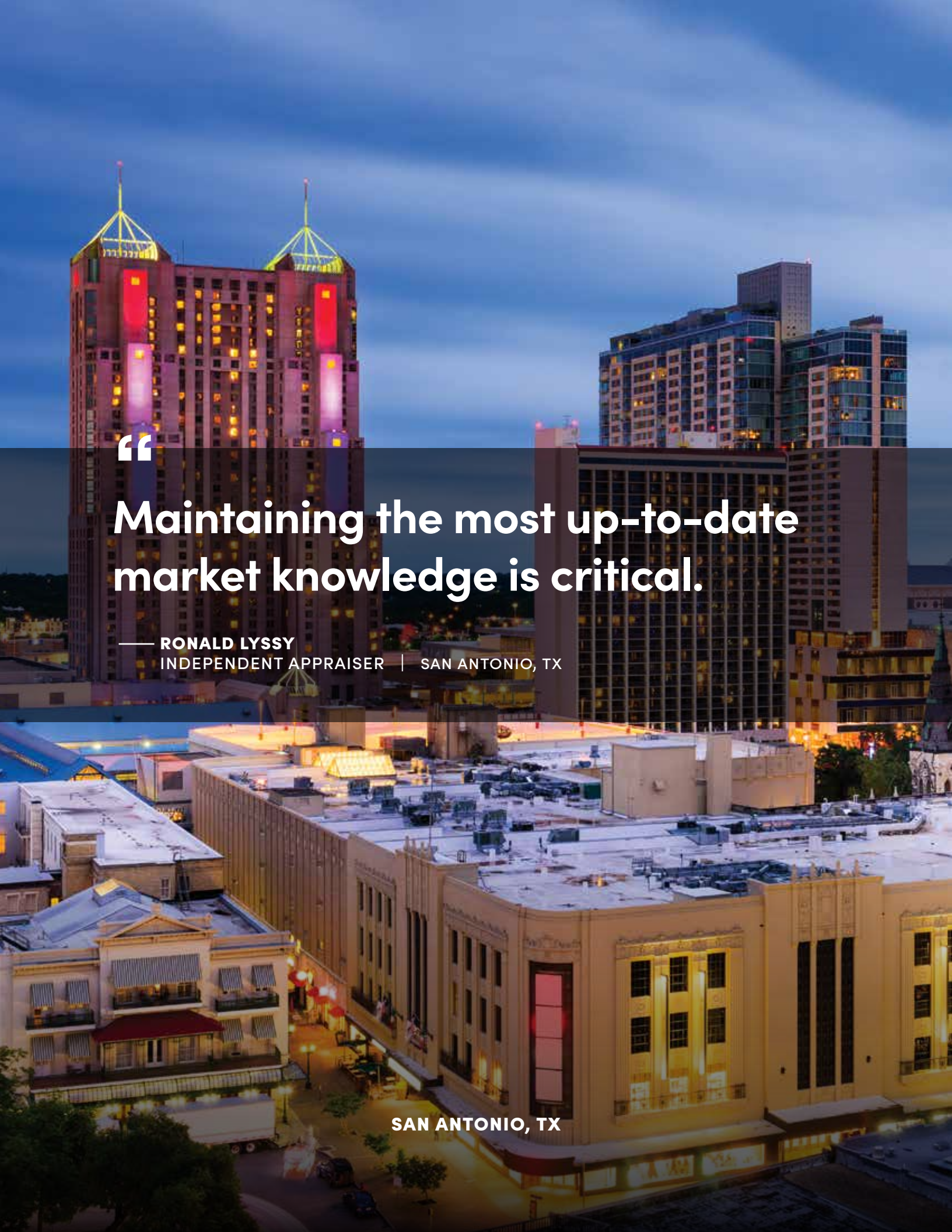
The survey was fielded by Snap Surveys, and the panels were sourced by Dynata. Fielding was executed July 2025.



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.

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



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Maintaining the most up-to-date
market knowledge is critical.

— RONALD LYSSY
INDEPENDENT APPRAISER | SAN ANTONIO, TX

SAN ANTONIO, TX

RONALD LYSSY

Ronald Lyssy has been an appraiser in the San Antonio, TX area as well as surrounding portions of Central Texas and the Hill Country for three years. Solidifi appreciates Ronald's detailed assessments, responsiveness, and willingness to go the extra mile to accommodate his clients.

MY PATH TO BECOMING AN APPRAISER

I started in the real estate industry as a home inspector. While doing inspections, I occasionally ran into appraisers performing their own inspection on the same property. Talking with them got me interested in the profession. In 2022, I became certified and helped start a small appraisal company with two other partners.

THE REWARDS OF THE PROFESSION

Being able to see every part of my area while doing fieldwork is the best part of the job. It's always a new day with different experiences and surprises. I never know if an assignment will take me to a historic part of downtown San Antonio, or a modern development up in the hills with multimillion-dollar mansions. And being able to set my own schedule is pretty great too!

GOING ABOVE AND BEYOND

Once, I had a homeowner with a busy schedule due to work and life. I was able to arrive at 7 pm to accommodate their schedule and then completed the appraisal within a quick timeline.

THE IMPORTANCE OF PROFESSIONALISM

Scheduling inspections, helping homeowners navigate the appraisal process, and communicating with the client on how things are progressing are all important aspects of being professional. When performing appraisals, I try to put myself in the client's shoes and make sure their needs are met.

PARTNERING WITH SOLIDIFI

One of my business partners started with Solidifi and always had great things to say. After working with multiple AMCs it was refreshing to find a company like Solidifi that values appraisers and the profession. Having a professional and friendly Region Manager is exceptionally helpful when communication or clarification is needed. It's nice knowing who is going to answer the phone when I call.



RONALD LYSSY

INDEPENDENT APPRAISER
SAN ANTONIO, TX



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I always strive to deliver honest and unbiased opinions of value.

— TIEN NGUYEN
INDEPENDENT APPRAISER | ORANGE, CA

ORANGE, CA

TIENT NGUYEN

Tien Nguyen has been a certified appraiser since 2005, serving Orange County, CA and the surrounding areas. Tien provides clients with trustworthy and unbiased valuations. He is held in high regard by Solidifi for his integrity and consistently high degree of professionalism.

MY PATH TO BECOMING AN APPRAISER

While attending college, I became a real estate sales agent to supplement my income. Real estate sales were very difficult and challenging. With the encouragement of a friend in the mortgage business, I took appraisal courses and earned my license in late 1992.

THE REWARDS OF THE PROFESSION

I appreciate the flexibility that being an appraiser affords me. It has allowed me to spend more time with my children during their infant and adolescent years.

GOING ABOVE AND BEYOND

Every appraisal assignment that I perform, I do so with the utmost sincerity and honesty toward both the lender/client and homeowner.

THE IMPORTANCE OF PROFESSIONALISM

Professionalism is very important to me. I always strive to deliver honest and unbiased opinions of value. I put extra effort into every assignment to ensure proper analysis is performed to arrive at a value that is credible and well supported.

PARTNERING WITH SOLIDIFI

I enjoy working with Solidifi because they offer fair and reasonable fees for all assignments.



TIENT NGUYEN

INDEPENDENT APPRAISER
ORANGE, CA



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Producing consistently reliable
appraisals is a point of pride.

— **RICHARD DOMVILLE**
INDEPENDENT APPRAISER | ROSEDALE, NY

ROSEDALE, NY

RICHARD DOMVILLE

Richard Domville began his appraisal career in 1990. Originally, he assessed co-ops and condominiums in both Manhattan and Queens. In 2019 he chose to narrow his focus to the Queens marketplace. Richard is a valued member of the Solidifi appraiser network. He is highly regarded for his commitment to his clients and the high standard of trust, transparency, and professionalism he exhibits with each assignment.

MY PATH TO BECOMING AN APPRAISER

I began my career in a New York bank's commercial collections department in 1987. I worked full-time and continued my college education at night. While in school, a classmate introduced me to the field of real estate appraisals. In 1988, I made the move and underwent two years of intensive training and have since specialized in appraising Manhattan and Queens co-ops and condominiums.

THE REWARDS OF THE PROFESSION

Initially, it was the freedom of working in the appraisal field and the opportunity to explore the vibrant city of Manhattan that I found most rewarding about the profession. Over time, the flexibility of managing my own schedule and working from home became invaluable. The ability to directly influence my income through productivity has been a motivating factor throughout my appraisal career as well.

GOING ABOVE AND BEYOND

Once I assisted an elderly couple that was facing the foreclosure of their waterfront home in Whitestone, Queens. With an auction scheduled for the following day, their only option to prevent the sale was to file for bankruptcy. I swiftly coordinated with a bankruptcy attorney who secured a judge's order to halt the auction. My assistance helped the couple avoid foreclosure.

THE IMPORTANCE OF PROFESSIONALISM

I was trained by a highly demanding mentor who instilled a deep sense of professionalism. Appraising high-value properties in Manhattan requires precision, accuracy, and integrity, qualities I have carried throughout my career. My ability to produce consistently reliable appraisals in a market that demands excellence is a point of pride.

PARTNERING WITH SOLIDIFI

After the 2008 financial crisis and the rise of appraisal management companies (AMCs), I briefly transitioned into real estate sales; however, my passion for appraisals drew me back. Displeased with the pay structures and bidding models of many AMCs, I found a great fit with Solidifi after an insightful conversation at Valuation Expo. I have been a dedicated appraiser with Solidifi for over five years.



RICHARD DOMVILLE

INDEPENDENT APPRAISER
ROSEDALE, NY



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Producing consistently reliable
appraisals is a point of pride.

— **MICHAEL BONAWITZ**
INDEPENDENT APPRAISER | LAS VEGAS, NV

LAS VEGAS, NV

MICHAEL BONAWITZ

Michael Bonawitz provides appraisal services in Las Vegas, NV. Solidifi is proud to collaborate with Michael due to his depth of knowledge and expertise and reputation for delivering superior customer service.

MY PATH TO BECOMING AN APPRAISER

I became an appraiser in 2006 while living in Santa Rosa, California. Currently I'm an appraiser conducting property evaluations in Las Vegas, Nevada.

THE REWARDS OF THE PROFESSION

I enjoy experiencing a wide variety of homes I get to appraise and building relationships with homeowners.

GOING ABOVE AND BEYOND

I have always been available to homeowners to do the inspection based on their schedules. There have been many occasions where I've done property evaluations on weekends and holidays.

THE IMPORTANCE OF PROFESSIONALISM

Being a professional is of the utmost importance. It shows that you as an appraiser are reliable, respectful, and dependable.

PARTNERING WITH SOLIDIFI

Solidifi supports and communicates with their appraisers better than any other AMC.



MICHAEL BONAWITZ

INDEPENDENT APPRAISER
LAS VEGAS, NV



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**Professionalism is all about
gaining trust.**

— **ATHENA COUGHLIN**
INDEPENDENT APPRAISER | HONOLULU, HI

HONOLULU, HI

ATHENA COUGHLIN

Athena Coughlin has been an appraiser in Honolulu, HI, for 18 years. Solidifi appreciates the detailed and thorough assessments that Athena provides and her willingness to schedule evaluations when it's convenient for property owners.

MY PATH TO BECOMING AN APPRAISER

My interest in the appraisal industry started when I met an appraiser trainee who had just entered the field. He described the appraisal process to me, and I was intrigued. I decided to make a major career change and pursue my appraisal license. In 2007, I earned my license in the State of Hawaii.

THE REWARDS OF THE PROFESSION

The most rewarding part of this career is providing the lender, home purchaser, and homeowner with a cogent report that will be utilized to complete a transaction based on my analytical thinking skills and due diligence. Knowing that the property assessment I put together is a crucial part of the purchase process is very fulfilling.

GOING ABOVE AND BEYOND

I constantly schedule my appraisals outside of business hours to accommodate homeowners. I will book appointments on the weekends and holidays, so homeowners do not have to take time off work and to accommodate lender rush requests.

THE IMPORTANCE OF PROFESSIONALISM

Professionalism is all about gaining trust. A professional is unbiased, ethical, meets expectations, detail-oriented and communicates efficiently.

PARTNERING WITH SOLIDIFI

Solidifi is a professional and organized appraisal management company. Their appraiser guidelines are well-defined with every order.



ATHENA COUGHLIN

INDEPENDENT APPRAISER
HONOLULU, HI

UAD REDESIGN READINESS:

Building confidence for what's next

The mortgage industry is preparing for one of its most significant transformations in years: the rollout of the **Uniform Appraisal Dataset (UAD) 3.6 and Forms Redesign** initiative. This shift is about more than appraisal forms – it's about setting new data standards and dynamic appraisal reporting aimed to drive improved **quality, efficiency, and transparency** to benefit the mortgage lending ecosystem.

For lenders, appraisers, and all industry stakeholders, UAD readiness is not just about compliance and adoption, but more broadly about embracing innovation and modernization for a better future of appraisals.

Why UAD matters

UAD Redesign enhances consistency and clarity in appraisal reporting with a data-first approach. With adoption of the latest industry-data standards and simplified Uniform Residential Appraisal Report format, UAD redesign is designed to:

- > **Support all property types in a uniform process.**
- > **Boost appraisal quality**, minimizing revisions and rework.
- > **Streamline workflows** with standardized data and the adoption of technology.
- > **Empower easier report review** with more readable and transparent valuations.

For lenders, that translates to faster, more reliable loan decisions. For appraisers, it's about reporting in a new dynamic way with increased opportunity for efficiency leveraging technology. For consumers, it's about greater transparency with the goal of driving a better consumer experience.

Appraiser readiness: Insights from the field

Solidifi surveyed our most active appraisers – providing a pulse on adoption readiness. Here's what we found:

90% are already very or somewhat familiar with UAD 3.6.

50% want to be early adopters – up 16% from our January survey.

Webcasts and training are the most requested resources.

While enthusiasm is strong, appraisers emphasized the need for software readiness and strong partner support for a seamless implementation to balance productivity with adoption.



Preparing across the ecosystem

Readiness isn't just an appraiser conversation – it involves the entire mortgage chain. To succeed, stakeholders should focus on:

Discovery & Education – Build awareness early through training and communication.

Change Management – Align internal policies, processes, and controls.

Technology Readiness – Ensure platforms, lender systems, and vendor partners are updated and ready.

Go-Live Planning – Expect some growing pains and plan flexible support strategies.

Top 3 challenges for stakeholders

1. **Education Gaps** – not all appraisers have begun training
2. **Software Readiness** – need tools available to practice on new forms
3. **Workflow Transition** – balancing adoption with productivity

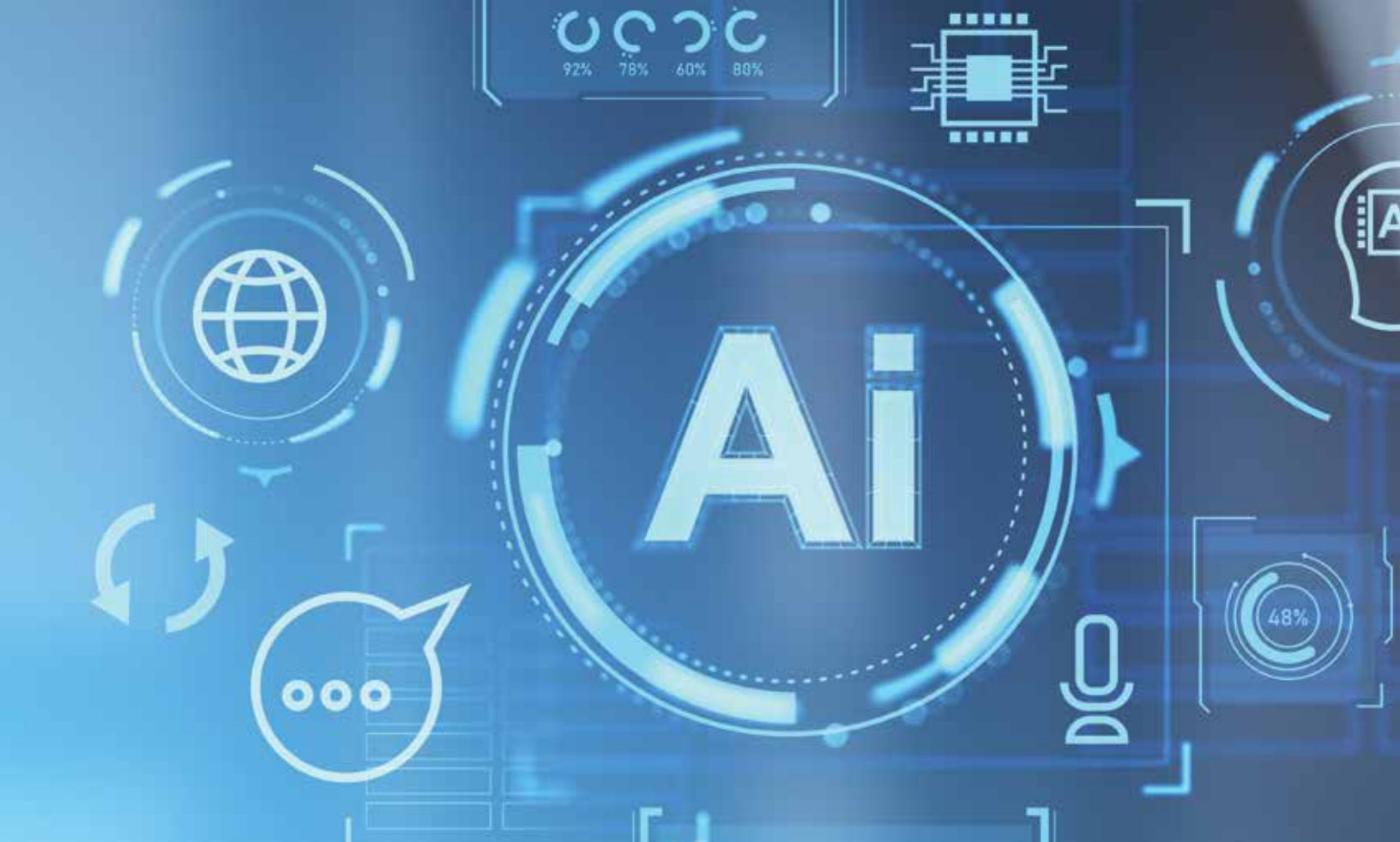
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Together, we can deliver extraordinary borrower experiences through readiness, collaboration, and innovation.

Looking ahead

The adoption of UAD 3.6 represents an opportunity for the mortgage industry to evolve together. By leaning into education, technology, and collaboration, lenders, and appraisers can ensure smoother transitions – and deliver the extraordinary borrower experiences that build loyalty and trust.

Stay tuned for Solidifi bulletins and education designed to help you prepare every step of the way.



Q: Loren, why is AI such an important topic for Solidifi right now?

Loren Cooke: Technology has been the cornerstone of our business for decades – it's what enabled us to build a platform that continues to set the standard for extraordinary in our industry. Our competitive edge lies in our ability to apply advanced decisioning models to our vast, proprietary dataset, which is built on years of market intelligence and experience. This allows us to deliver extraordinary experiences that are faster, smarter, and more accurate – not just for our internal teams, but for lenders, appraisers, notaries, and the end borrower. There is no doubt that generative AI will transform the mortgage industry, automating complex processes, enhancing compliance, and delivering more personalized experiences. For Solidifi, this will be an evolution of our leadership. Because technology is already deeply embedded in our operations, AI will continue to be a strategic engine driving our next phase of growth, helping shape the future of mortgage services.

Q: Ryan, Solidifi has been investing in AI for years. Can you share your philosophy on how it shapes the business?

Ryan Smith: I see AI as just another coding language – it's a tool, not a replacement. Our philosophy is to use it to supercharge our product roadmap and to seamlessly

integrate it into our workforce. As a services organization, this means two things: first, enhancing our products so we can deliver extraordinary borrower and lender experiences; and second, enabling our people to focus on higher-value work. The goal isn't to take away the human element but to elevate it, giving professionals the space to do what they do best.

Q: Ryan, can you break down the main types of AI being applied in the mortgage industry?

Ryan Smith: The core types of AI shaping mortgage services today include Natural Language Processing (NLP) to analyze and interpret text-based data, machine learning to identify trends and predict outcomes, computer vision to extract insights from images, and generative AI to streamline communications, summarize information, and enhance customer interactions – all with human oversight. Generative AI, in particular, is opening new opportunities to improve efficiency, accuracy, and collaboration. We view Generative AI as a productivity accelerator and risk reducer – not a replacement for human decision-making. By embedding strong guardrails, GenAI supports staff in drafting, summarizing, and flagging risks, while ensuring that final judgment always remains with our people. This balance aligns with regulators' expectations around explainability, compliance, and accountability.



AI and the Future of Mortgage Services

A conversation with
Solidifi President Loren Cooke
and Chief Technology Officer Ryan Smith

Q: Some people worry about risks with AI. How does Solidifi address those concerns?

Loren Cooke: That's a critical question. Generative AI is powerful, but in a heavily compliance-driven industry like ours, it adds a layer of complexity. We deal with sensitive personal information every day, so protecting that data is non-negotiable. That's why we are also leading in AI compliance and have a strong governance structure to support the responsible use of AI – ensuring every deployment protects our clients and their customers' personal information while adhering to the highest standards. For us, AI is about augmentation, not replacement. Think of it as a trusted co-pilot: enhancing efficiency and accuracy while leaving judgment, empathy, and trust where they belong – with people.

Q: Looking ahead, where do you see AI taking the mortgage services industry?

Loren Cooke: Ultimately, AI will help us build a mortgage ecosystem that is not just faster and more efficient, but one that is proactively intelligent, consistently compliant, and genuinely centered on the customer's unique path to homeownership. Generative AI models will assist appraisers in generating highly accurate reports, flagging anomalies, and analyzing complex neighborhood trends, allowing the human appraiser to focus their expertise on complex analysis. This will drastically cut turnaround times and introduce new levels of objectivity and consistency.

AI can proactively support the closing process, drive substantial workflow efficiencies, anticipating required documentation, scheduling notary and appraisal needs, and personalizing communication. This translates to an experience where the borrower feels guided, not burdened, making the 30-day or less closing cycle feel effortless. This will help us set a new, higher standard for quality and service in the industry.

Q: Ryan, what advice do you have for industry partners preparing for this future?

Ryan Smith: My advice is to stay curious, start small, and be intentional. Begin by experimenting with AI tools, encourage teams to join training sessions, and identify simple, practical ways to weave AI into existing workflows. Those who embrace the learning curve today will be best positioned as the technology matures tomorrow. AI is no longer 'on the horizon' – it's here, actively shaping how we work.

At Solidifi, we've built on our strong data foundation and operational excellence by establishing an AI Center of Excellence focused on both innovation and compliance. Staying disciplined on compliance and governance while driving innovation in our core business ensures that we scale responsibly, empower our workforce, and expand our product capabilities. This is how we'll continue to grow, deliver extraordinary customer experiences, and help drive the mortgage industry into its next chapter.

HousingWire names Solidifi's Charlie Johnson, SVP of National Sales, a 2025 Insider

Solidifi is proud to share that Charlie Johnson, SVP of National Sales, has been recognized as a 2025 HousingWire Insider.

This award honors operational leaders across the housing industry who drive results, manage complex initiatives, and help move their organizations forward.



Charlie Johnson
SVP of National Sales
Dallas, TX

One team, one vision: Leading with purpose.

Strong leadership and a clear vision are essential in today's evolving mortgage industry. At Solidifi, that leadership is exemplified by Charlie Johnson, Senior Vice President of National Sales. With more than two decades of experience in financial services and more than 13 years at Solidifi, Johnson oversees national revenue across multiple business lines and leads a seasoned sales team focused on delivering client value and strategic growth.

Driving growth through strategy and collaboration.

Johnson has been instrumental in Solidifi's evolution from a growing enterprise to a publicly traded organization. His leadership has helped drive consistent sales growth and opportunities. By aligning sales performance with company strategy, Johnson has positioned Solidifi as a key partner to lenders nationwide.

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By fostering collaboration and championing advocacy, Johnson continues to help Solidifi and its partners succeed together as *One Team*.



Within the organization, Johnson is known for clear communication, collaboration, and mentorship – values that reflect Solidifi’s One Team culture. He keeps internal teams informed about evolving market conditions and customer needs, helping others navigate complexity with clarity. His leadership style emphasizes results, transparency, and shared success.

Committed to industry advocacy.

Beyond his day-to-day responsibilities, Johnson brings an advocacy-focused perspective to his work. A Certified Mortgage Banker (CMB), he is an active member of the Mortgage Bankers Association (MBA), where he serves on the MORPAC Steering Committee and as a Texas State Leader for the MBA’s National Advocacy Conference.

Through these roles, Johnson supports policy conversations that shape the future of housing finance and strengthen the mortgage industry. His involvement demonstrates a Passion to Win not only for Solidifi, but for the industry as a whole.

A leader focused on purpose.

Johnson’s contributions reflect a deep understanding of the mortgage industry and a practical approach to driving organizational goals. His focus on teamwork, accountability, and continuous improvement mirrors Solidifi’s values to Think Big and Own It. By fostering collaboration and championing advocacy, Johnson continues to help Solidifi and its partners succeed together as One Team.

MEET THE SOLIDIFI TEAM

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



BRENDAN HASELTINE

MANAGER, OPERATIONS, NOTARY

USA



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

In my years managing the notary network at Solidifi, the biggest thing I have learned is that communication is key. Clear and direct communication and keeping our notaries in the loop on all details will set them up for success and a smooth closing process for the customer.

What sets Solidifi apart from the competition?

What sets Solidifi apart from our competitors is our performance-based order system. Our platform rewards top-performing agents by allocating them a larger share of orders - so the higher the performance, the greater the market share a notary receives in their region.

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

The most important thing a notary can do to be successful with Solidifi is to take advantage of the unique tools and the SBI scorecard that Solidifi provides. These resources allow agents to track their performance, strive for continuous improvement, and work closely with their Region Managers to understand what is required to increase market share within their assigned region.

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

My favorite part of the job is getting to meet, speak with, and get to know agents from all over the U.S.



NATALIE SEPULVEDA-MARTINEZ

REGION MANAGER, NOTARY

NORTHWEST



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

Being a Notary Region Manager has helped me become more adaptable to quick changes and urgent matters. Every aspect of the real estate process is important and we attempt to do our part by making the closing as comfortable as possible for all involved. We coordinate and work as a team across departments, notaries, and signers. It has increased my knowledge in the real estate business.

What sets Solidifi apart from the competition?

Solidifi puts so much effort into engaging with their staff, showing recognition and appreciation even when you least expect it. I truly enjoy the daily interactions with my colleagues; everyone is so helpful, communicative, and readily able to help.

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

A notary can be successful on the Solidifi network by openly communicating with their Region Manager, being responsive to orders, and showing eagerness to get the job done.

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

My favorite part as a Region Manager is reaching out to new notaries and onboarding them onto the Solidifi network. I enjoy recruiting new agents to have on our team. We want the best notaries, and I enjoy engaging with them, especially in the beginning, to set the standards for Solidifi and provide them with help where I can.



MICHAEL BOEKEN

SENIOR REGION MANAGER, VALUATIONS

AZ, CA



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

Building relationships with appraisers has really helped me be successful as a Region Manager. It's not just about networking - it's about trust, communication, and mutual respect.

What sets Solidifi apart from the competition?

Dedicated Region Managers and Account Managers. Solidifi provides personalized support for both appraisers and clients.

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

Strong communication, reliability, shared values and goals, and transparency are all traits to become a successful partner with Solidifi.

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

My favorite part of the role is helping with the loan process in a home purchase. It feels like being a quiet hero behind someone's biggest life milestone.



MARIA WARD

REGION MANAGER, VALUATIONS

KY, NJ, PA



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

I've learned that transparent communication and strong partnerships with appraisers drive consistency, quality, and trust, especially during market shifts, which helps me grow while strengthening Solidifi's reputation. The communication that I have with my appraisers is extremely critical in the lifecycle of the orders from start to finish.

What sets Solidifi apart from the competition?

Solidifi stands out because of its combination of advanced technology and strong network management. Our platform creates efficiency, but it's the quality of our partnerships that truly makes the difference. Appraisers benefit from having a dedicated point of contact and the ability to influence their allocation based on their performance, which sets Solidifi apart from competitors.

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

The most important thing is to embrace professionalism and consistency, delivering accurate, timely, and client-focused service every time. Clear communication, attention to detail, and flexibility go a long way in creating a smooth experience for borrowers and clients, which ultimately strengthens their relationship with Solidifi as a trusted partner.

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

My favorite part is developing strong partnerships with my appraisers, guiding them toward success by understanding their business and the diversity in the market, along with making their portfolio grow. It's rewarding to see how the strategies we implement translate into stronger performance, happier clients, and a thriving network.

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!



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.

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
- ODP Business Solutions
- HP
- Verizon Wireless
- Savings on essential business products and services

solidifi

PERKS

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

2025 –2026

UPCOMING EVENTS

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



MBA ANNUAL CONVENTION & EXPO

OCTOBER 19-OCTOBER 22, 2025
LAS VEGAS, NV



ICE EXPERIENCE

MARCH 16 – MARCH 18, 2026
LAS VEGAS, NV



CBA LIVE

MARCH 30 – APRIL 1, 2026
SAN DIEGO, CA



MBA'S NATIONAL ADVOCACY SUMMIT

APRIL 14-APRIL 16, 2026
WASHINGTON, DC



ALTA ADVOCACY SUMMIT

MAY 11 – MAY 13, 2026
WASHINGTON, DC



SECONDARY AND CAPITAL MARKETS CONFERENCE

MAY 17 – MAY 20, 2026
NEW YORK, NY



VALUATION EXPO

AUG 17-AUG 19, 2026
LAS VEGAS, NV



ALTA ONE

OCTOBER 12 – OCTOBER 15, 2026
SCOTTSDALE, AZ

HUMBLLED BY YOUR KIND WORDS



Solidifi is a wonderful company to work for, and everyone has been incredibly nice, professional, and supportive. If I have had any issues with documents or signing appointments, they have been there to assist me in addressing my needs and make the process smooth.

Armik Arzoumanian – Notary, CA

I have always heard positive remarks about Solidifi. Employees at Solidifi are very accessible and will attempt to answer any questions I may have as best as possible. I enjoy having a specific Region Manager to work with.

Kevin Heggan – Appraiser, DE

I chose to work with Solidifi because of their strong reputation in the industry, their commitment to efficiency, and the way they value both their notaries and their clients. I appreciate that Solidifi sets high standards and provides the tools and support needed to deliver seamless closings. Partnering with a company that shares my dedication to excellence allows me to do my best work and ensure every client walks away from the closing table with confidence.

Silvia Cabrera – Notary, CA

I have had the opportunity to work with several AMC companies throughout my career and have always had a really great experience with Solidifi. My Region Manager is wonderful to work with and very responsive.

Wendy Wenner – Appraiser, NJ

I chose to work with Solidifi because the company reflects the values I want to uphold as an appraiser. Solidifi shows respect, fosters open communication, has strong leaders (amazing Region Managers), provides industry support, and offers competitive fees. I also appreciate that I can always call or email for any issues that come up.

Laury Taylor – Appraiser, AR

Solidifi has shown the importance of time management, having documents sent out in a timely manner, and providing great assistance when needed.

Tya Ransom – Notary, MD

I chose to work with Solidifi because they have proven to be one of the most personable and knowledgeable appraisal management companies I've encountered. Additionally, Solidifi's reviewers are thorough and thoughtful in their evaluations, ensuring reports adhere to proper appraisal practices while also helping appraisers improve when needed. Their collaborative and detail-oriented approach make them a valued partner in my work.

Nathan Baer – Appraiser, CA

I chose to work with Solidifi because they have provided me with notary services for years and throughout these years, I have felt growth. I can rely on Solidifi for important questions and concerns, and they focus on the borrowers, which I always find important.

Salah Alabassi – Notary, MI

solidifi

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