

# The SAMCO Bulletin Board



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## Customer Service and Professionalism

The days of jumping through hoops to keep the Loan Officer happy (or you wouldn't receive anymore orders) thankfully are gone. But that doesn't mean that taking care of our customer (the community bank) is gone. No, in fact, it's been ramped up to a certain degree.

Follow along the trail of Service:

- Borrower to Loan Officer (obvious service there)
- Loan Officer to Community Bank (these are the lending programs)
- Community Bank to SAMCO (communication and performance)
- SAMCO to Appraiser (communication, performance, and quality)
- Appraiser to Borrower (What!! Are we saying 'make a value?')

No, but everything does come full circle and that is what happens here. You, the appraiser, are the representative of SAMCO, the community bank, and ultimately the Loan Officer. The Loan Officer is who will hear dissatisfaction from the borrower about the appraiser.

Where this is leading is the period of time you are with the home owner during your inspection. What is the appropriate time to spend on your inspection of the subject property? There really isn't a clear answer to that question. But as a representative of that Loan Officer, the appraiser,

no matter how rushed he/she is, needs to take a big breath before going up to the front door, put a smile on their face and be mindful of the anxiety that the home owner may be feeling.

Some small homes may only take 10-15 minutes to inspect, and that's including the measurements! The home owner doesn't see all the research time that has been completed already, or have any understanding of the time that will be spent completing the project after the inspection. They only see you working during the inspection. Home owners are for the most part, curious about how you do your job. Seize opportunities to explain to the owner the appraisal process. Try to convey to them the amount of work, beyond the inspection, that goes into an appraisal. We're not talking about discussing value with them, just the process. The process itself does not need to be a 'secret'. In the end you will have spent a minimal amount of extra time at the home, and you will have set a comfort level with the owner that you client, the community bank, will appreciate.

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**\*ATTENTION MULTIPLE APPRAISER COMPANIES:** Please forward the supplied information to each appraiser within the company.