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RE: SAMCO Appraisal Management Company LLC

We have been using SAMCO as our appraisal management company since April of 2009. With this arrangement we have never had any questions from our regulators about any of our lending personnel having contact with an appraiser. Being able to provide our list of approved appraisers to SAMCO and then being able to have SAMCO take care of the administration of ordering, following up with appraisers and ultimately reviewing each appraisal to ensure compliance is no longer a burden that we have to deal with at the bank. Plus, I don't have to document internally that a bank employee is receiving adequate education in order to complete reviews.

This company treats the community banker the same we that we community bankers treat our customers – as a customer and not a number. We have had very few situations that required some intervention or communication between the bank and SAMCO but for those that we have, they are not afraid to tackle the issue immediately and expeditiously.

We not only use SAMCO for our residential appraisals, but also for commercial appraisals and most recently for evaluations on residential and commercial real estate. We want to help our customers out whenever we can and SAMCO has helped us to do this.

If you are considering an appraisal management company to reduce the appraisal processes regulatory burden or if you constantly feel like you are defending yourself concerning who can order an appraisal or who is getting sufficient education in your bank to allow them to complete reviews, I recommend that you give SAMCO a call.

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