

AREAS OF COVERAGE

We serve portions of IL, IN
and WI.

Illinois Counties covered
are Cook, DuPage, Grundy,
Kane, Kankakee, Kendall,
Lake, McHenry and Will.

Indiana Counties covered
include Lake and Porter.

Wisconsin Counties cov-
ered include Kenosha, Ra-
cine and Walworth.

When you expect the best
call us! We follow ERC
Fannie Mae, Freddie Mac,
FHA, USDA, VA, GSE, UAD
and USPAP requirements



MartinAppraisals.com
Real Estate Appraisers
&
Consultants

MartinAppraisals.com
Real Estate Appraisers & Consultants
17144 South Hill Creek Court
Orland Park, IL 60467-6002446

Phone:IL (708)-479-5414
IN (219)-922-4783
Chicago (312)-280-5474
Fax: (708)-479-0496

Email: Don@Martinappraisals.com

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&
Consultants



*Residential,
Commercial,
Industrial and
Special Purpose
Appraisal, Review
and Consulting*

*We value your business!
Specializing in honest, accurate and
professional results. From our
family to yours for 97 years.*

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MartinAppraisals.com, Real Estate Appraisers and Consultants offers Appraisal, Appraisal Review, Consulting and Feasibility Analysis as the premier Appraisal firm in the upper Midwest.

Our Appraisal firm services portions of Illinois, Indiana and Wisconsin. Whatever your Real Estate Appraisal need is you can rest assured that MartinAppraisals.Com has the knowledge and experience to tackle many of the toughest Appraisal Assignments.



We perform conventional mortgage, FHA and VA lending assignments as well as PMI removal, Relocation (ERC), condemnation, estate, litigation and special purpose assignments. Residential properties include single family residences (detached or attached homes), townhomes, condominiums, etc..) estates, historic properties and small residential income properties (2 to 4 units) for residential use. A wide variety of other properties we appraise include multi tenant residential, mixed use, commercial and industrial facilities, shopping malls, strip malls, convenience stores, restaurants, office buildings, lending institutions, hotels/motels, Houses of Worship, farms and other special use prop-

Experience and Background

MartinAppraisals.com has a diverse client base which includes

Lending institutions such as Banks, Credit Unions, Savings and Loans, Mortgage Brokers, Mortgage Bankers, Private Investors. Appraisals may vary for various lending needs; first mortgage, second mortgage, home equity and various needs for asset management. Loans may be FannieMae, FreddieMac, FHA, USDA, VA and portfolio on a wide myriad of appraisal forms or narratives

Relocation Companies which manage the disposition of property for transferring employees in which an ERC Appraisal is performed. Clients may be a relocation management company, management company or an employer directly coordinating the buyout and transfer of a relocating employee.

Governmental Agencies This may include FHA, USDA and VA loans as well as the need for appraisals to be done for both purchase and sales done by many governmental entities and may include eminent domain—condemnation.

Attorneys/Law Firms Including condemnation, divorce, estate and partition actions as well as the general needs of clients they represent.

Investors these include those investors doing private financing and individuals that require feasibility studies such as a builder deciding whether or not to develop a property and include residential, commercial, industrial and mixed use developments.

Private entities that may be interested in buying, selling, liquidation, divorce, partition, investment and a variety of other purposes as well.

STAFF

Donald J. Martin, SCRIP, RAA, GAA, CDEI
AQB Certified USPAP Instructor #10836

Certified General Appraiser in IL, IN, WI
Daniel L. Casey (IL)

Certified Residential Real Estate Appraiser
Jerome T. Dea Jr. (IL)

Certified Residential Real Estate Appraiser
Scott E. Emerick (IN)

Certified Residential Real Estate Appraiser
Elizabeth A. Hohn (IL)

Certified Residential Real Estate Appraiser
Nancy L. Isenberg (IN)

Certified Residential Real Estate Appraiser
Timothy A. Juska (IL)

Certified Residential Real Estate Appraiser
Kenneth B. Kolozy (IL)

Certified Residential Real Estate Appraiser
Margaret M. McGowan (IL)

Certified Residential Real Estate Appraiser
Ronald A. Neumann (IL)

Certified Residential Real Estate Appraiser
John Y. Paslawsky, (IL, WI)

Certified General Appraiser
Mary J. Pawlak, RAA (IL)

Certified Residential Real Estate Appraiser
Erick R. Sladecik (IL)

Certified General Real Estate Appraiser
Eugene L. Valenta, CREA (IL)

Certified Residential Real Estate Appraiser

Phone:IL (708)-479-5414
IN (219)-922-4783
Chicago (312)-280-5474
Fax: (708)-479-0496
Email: Don@Martinappraisals.com
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Get to know our staff! Hey who is that on the phone or at my door? In this day and age, we want you to be familiar with us and know who to expect. I you have any doubt, call us at (708)-479-5414

Donald J. Martin, SCRCP, RAA, GAA, CDEI

Owner and Chief Financial Officer

35 Years of Experience



Certified General Real Estate Appraiser

IL #553.00438, IN #CG49500132, WI #733-010

Daniel L. Casey—22 Years of Experience



Certified Residential Real Estate Appraiser

IL License #556.000880

Jerome T. Dea Jr.—18 Years of Experience



Certified Residential Real Estate Appraiser

IL License #556.001726

Scott E. Emerick - 19 Years of Experience



Certified Residential Appraiser

IN License #CR49500077

Elizabeth A. Hohn—19 Years of Experience



Certified Residential Real Estate Appraiser

IL License #556.0001775

Nancy L. Isenberg - 26 Years of Experience



Certified Residential Real Estate Appraiser

IN License #CR69201299

Timothy A. Juska - 17 Years of Experience



Certified Residential Real Estate Appraiser

IL License #556.001781

Kenneth B. Kolozy—14 Years of Experience



Certified Residential Real Estate Appraiser

IL License #556.002423

Margaret M. McGowan—13 Years of Experience



Certified Residential Real Estate Appraiser

IL License #556.003212

Ronald A. Neumann—21 Years of Experience



Certified Residential Real Estate Appraiser

IL License #556.001733

John Y. Paslawsky—35 Years of Experience



Certified General Real Estate Appraiser

IL #553.000640 WI #843-010

Mary J. Pawlak—19 Years of Experience



Certified Residential Real Estate Appraiser

IL License #556.001786

Eric R. Sladcik—10 Years of Experience



Certified General Real Estate Appraiser

IL License #553.001866

Eugene L. Valenta—36 Years of Experience



Certified Residential Real Estate Appraiser

IL License #556.001477

So, now you have met our staff, with a combined 304 years of Appraisal Experience between us, or an average of nearly 22 years of Appraisal Experience each. You can rest assured that when a Real Estate Appraisal is being completed by a member of our staff that they are extraordinarily knowledgeable in the service they are performing. We appreciate the opportunity given to us by you and our clients to preserve the public trust, your trust in

MartinAppraisals.com

A few things to help the process go smoothly. For some of you it may have been many years since you have had an Appraisal done on your property. Our profession continues to change, thus what you may be anticipating from a prior Appraisal experience may be very different today. So we want you to know a few things that can help the process go smoothly.

1) Providing contact information so we can reach you.

If you have not already done so, please provide us and/or our client with every reasonable means of contact in order to access the property to be Appraised. This means the work phone, home phone, cell phone, fax number and e-mail address for you. If this is a sale, the same information, but also include it for the listing agent, selling agent, seller, attorneys for both buyer and seller. More information is preferable to less. If we can't get access to the property, we are at a standstill and time is of the essence. Additionally, if the property is rented, who are the tenants, what are their numbers? If there is management or a homeowners association please provide their information as well. While the homeowners association or other management may not have access, they may have other valuable information we need.

2) Please be as amenable as possible for access to the property. We need daylight and lots of it to do our job and see the property properly. If an interior inspection of the property by us is required, which is normal in the case, please make sure the entire property is accessible. We may need access to your attic, scuttle, crawl space, shed, outbuilding, garage and all interior areas of the home or building. No areas should be off limits and nothing should be blocking the access to any areas. The Appraisers are not required to move obstructions. If there are obstructions it may cause a repeat appointment to the property at the discretion of our client. Fannie Mae, Freddie Mac, FHA, USDA, VA, ERC and other entities require that we see the entire property inside and out. Repeat visits to the property will increase the cost of the Appraisal and can be potentially avoided by making sure you make every effort to assure the property is available in its entirety.

- 3) What else do you need to have available? Generally what we ask for is photo copies of the following:
 - i) Sales contract
 - ii) Plat of survey
 - iii) Deed
 - iv) Title policy
 - v) Homeowners association fees, what they are for and the name, address and phone number for same.
 - vi) List of repairs or improvements you have or the owner has made during their term of ownership
 - vii) Any knowledge of deficiencies include environmental issues, fire damage, water damage, mold issues, structural issues, etc.. Any remediation that has taken place to resolve those issues as well.
 - viii) If the property is leased, copies of all current leases and prior leases for three years.
 - ix) Expenses associated with income property/non-owner occupied property, including taxes insurance, gas, water, sewer, scavenger and common area utilities. In other words all expenses paid by the owner on behalf of the tenants, but not by the tenants.
 - x) If this is new construction, copies of the blueprints (plans) and specifications may be necessary, especially if the property is not built yet, under construction or a proposed rehab.
 - xi) If you or any other party to the transaction is aware of what you believe to be a reasonably comparable listing, pending transaction or sale of a property reasonably comparable to yours please let us know. We need where possible a copy of the MLS information and where that is not available, the complete address. We are members of the MLS services in the areas we service, so if there was a listing on the property we can get the information. If the property was not listed we can use the Assessors local records to search for information.

From time to time there may be other information we need as well. We just ask that you do everything you can to cooperate and provide the Appraiser with photo copies of the information. We do not want your originals, as it is possible you may not get them back. If there is something we have not addressed, that you think is important for us to know, just tell us. We're happy to hear what you think is important to the Appraisal process.

4) The Appraiser is here, what should I expect?

Expect the Appraiser will ask to see the inside of your home, business or other property that is the subject of the Appraisal in process. Depending on the size of the home, special features and need of repairs, the Appraiser typical spends about 30 minutes to one hour in an average size property. Because there are many variations in properties we cannot predict with certainty how long the Appraiser will be there at the property.

The Appraiser may take interior measurements especially if it is a condominium and some rental properties, but most will be outside for detached properties. Often there may be a combination of interior and exterior measurements.

Photos! The Appraiser will be taking lots of photos, it is partly in the Appraisers discretion and partly a requirement for the specific instructions relative to the intended use for the Appraisal Report. As stern as it sounds if you do not let the Appraiser take the pictures they need to take, you may find that you cannot get a loan through most lenders today. We are required to take interior photos for Fannie, Freddie, FHA, USDA, VA, ERC and many other entities. We really do not have a choice, if we are not allowed to take the photos, then the entire process for your loan or relocation will likely stop immediately. These photos are not available for public viewing. They become the property of our client, the lender, relocation company, government agency or other entity. We do not provide photos to non-client entities except by due process of law. The photos, like much of our report information are kept according to specific rules of confidentiality that apply.

- 5) That's a lot to remember, now the Appraiser is gone and I remembered something or have more information to offer them. Please e-mail us with any additional information as quickly as possible to martinappraisal@sprintmail.com. The quicker you can send us the information the better.
- 6) The Appraisal is done, now where is it? This is the part that is difficult for many to understand. The Appraisal Report is the property of the client, it's not ours. The basic definition of client, is the client is the one who orders the Appraisal Report. The party that pays for the report has nothing to do with ownership thereof. The report is furnished to our client by e-mail in an electronic format which is normally a .pdf (portable document format). This allows us to instantaneously electronically transmit the entire Appraisal Report to the client when we the report is completed. The Appraisal is not complete when the Appraiser looks at the property, it has pretty much just begun, it is in the "development" stage and the Appraiser is collecting information at this point. The reporting process will begin as the Appraiser accumulates the information necessary to complete the physical report. Many of the details of the Appraisal Report are considered highly confidential, and we have specific confidentiality rules we must follow, in which we are only able to discuss with the client, or in some cases what may be called an intended user or another party, but only by instruction of the client. We don't make the rules, but we do have to follow them.
- 7) I still have questions about this process, who can I talk to? You can always call me and I will help you where I can. I do maintain a website at <http://www.MartinAppraisals.com> with articles on Appraising I have written for multiple magazines and am an Appraisal Instructor for both private and public schools, as well as author and co-author of various Appraisal classes and a local, regional and national speaker on various Appraisal topics. I do not have all the answers, but where I may not have the answer I will typically be able to assist you in finding what you may need to know. You can reach me (Don Martin) at (708)-479-5414 or any of our other phone numbers and you can be forwarded to me.