



Let me start by thanking all of you who managed to make it to our annual AXIS Appreciation Party in January. Some of you even traveled from other states to meet and share an evening with us. For your troubles, you were subjected to a torrential downpour (no biblical references intended), enjoyed tasty - but less than epicurean – food stuffs, and imbibed various and sundry libations. Mixed in with all that was the opportunity to rub elbows with the lenders and brokers we all work with on a daily basis. It warrants noting that no appraisers were actually harmed during this event. All kidding aside, we had over 200 guests and would have had double that figure with better weather. We were privileged to meet some appraisers for the first time and pleased to renew some old acquaintances. Thank you all for braving the elements - and for being such a big part of our success this past year.

Given that this is the start of a new year, I'd like to make a prediction or two: First, we expect that, in spite of the exit of several major lenders (Bank of America, Met Life and Citi Mortgage spring to mind) from the lending field, our industry – and AXIS in particular – will experience growth of significant magnitude this year. Why? Well, for one thing, our model of paying appraisers reasonable fees, treating appraisers with respect and making our resources your resources becomes more meaningful each day. We've been told it means more to you as appraisers and it means more to our lenders ... especially to those lenders that are surviving and prospering. We had an opportunity this week to speak with a new mortgage banking entity that was about to select an amc for their company. But before they made their final decision, they bowed to the wishes of a number of their staff and their broker clients to at least talk with this firm called AXIS. The lender took the time to investigate us and to hear about what (and who) we stand for. The long and the short of things is that they've frozen their amc decision until we complete a process demonstration early next week for them. Why? (that question again). Because they realize the need to differentiate themselves in the marketplace by having best-

in-class solutions - and that requires vendor partners that reflect those self-same qualities - and they recognize those qualities in us. I like our chances with this lender - and with the growing number of other lenders who are listening to who and what we represent.

Secondly, we've made a commitment this year to visit as many of our lender clients and appraisers in the various parts of this country as we can. I spent the better part of last week in Southern California and then flew to Las Vegas for one day to attend a lender's top producer award party. On each leg of my travels I was able to bring along one of our account executives so they could meet the people they serve. In early March, Kim and I will be in Boston and Washington D.C. We're working on planning trips to the Midwest; Chicago and Minneapolis – then down to the Dallas and San Antonio areas. At each stop we're planning and hoping to meet with some of you and put faces and names together. In a perfect world, we'll be able to pull the account executives at AXIS who you talk with on a daily basis along too. We believe in the importance of these visits because, basically, we believe in the importance of you. There's a great line from that series *The Sopranos*: 'it's not personal, it's just business'. Well, not here at AXIS ... at AXIS, it **is** personal. You're important. Our people here are important. And yes, even the lenders, mortgage brokers and realtors are important. We matter to each other and we matter to our communities. I was taught a long time ago that if I wanted respect, I had to give respect. Agree or disagree – but do so respectfully. Respect is at the core of every healthy relationship be it business or personal. So if that's true – and if we're truly a relationship based company (and we are!) – is business personal here at AXIS? ..... Damn right it is.

What we do in the realm of customer service, the efforts we expend to find and support the best local appraisers, and the passion together we bring to work every day is intoxicating. And remember that word 'together' ... it means as we grow, so do you. That's part of what the AXIS Advantage promises. Welcome to 2012.

**Our Annual Appreciation Awards – though so many of you deserve this same rating (see pictures on our Facebook page)**

- The Great Listener:** Craig Black
- The Rock:** Brian Frank and team
- The Great Debater:** Lonn Apfel
- Spot-On:** Hooman Sultanpour & Kim Maree Croft
- The Comeback Kid:** Aron Kwong
- Complexity Done Right:** Charles Speake
- Ultimate Communicator:** Bob Malatesta
- Bulls Eye:** Steve Riley & Don Arioto
- Tell It Like It Is:** Vrej Avedissian
- 203K Specialist:** Ken Wright
- Comes through in a Pinch:** Jamie Axt
- Grins & Giggles:** Doug Wilson
- Rapid Responder:** Celina Martinez
- Mr. Congeniality:** Corbin Record
- Mr. Consistency:** Marcel Kooiman

**NORTH EAST SAVE THE DATES:**  
Kim, Michael, and Sven will be visiting the East Coast March 6-8  
We'll have more details about times and places soon –  
tentatively we'll be in Boston on the 6<sup>th</sup> and 7<sup>th</sup> and D.C. on the 8<sup>th</sup>.

**A lesson to share, by Kim Perotti**

Recently we had two events that had big consequences for our dear colleagues – and thought they would be good reminders for us all...

An appraiser was so impressed with the interior design of the home that she shared pictures one night with a couple of friends, never revealing the property address or borrower's name. One of the friends recognized the home as an acquaintance's home. The next day the friend called the home owner to say the appraiser was so impressed with the house she was sharing photos. The homeowner, feeling his privacy had been violated has sued both the appraiser and the lender. It is a pending court case, costing thousands in attorneys' fees so far. Note – she never divulged name or address.....

An appraiser was so impressed with the homeowner's collection of antiques that he complemented her by saying, "I can't wait to show my friends your beautiful artifacts." He meant it solely as a compliment and signs of his over-enthusiasm for the collection. The homeowner called the lender distraught that her collection would be shared....

In neither case was the appraiser anything but impressed with the home and never intended to divulge a name or physical address. Something to consider...