



January 1, 2016

To Whom it may concern;

Tim Hamilton, at APEX, AMC, is an amazing individual to do business with. I have known Tim for many years and his integrity and dedication to the appraisal business is never waning.

Opes Advisors is a multi state mortgage company who has several AMCs that we work with. When I joined Opes Advisors, I felt so strongly about APEX as my AMC, that I negotiated with our corporate office to allow my California offices to work with APEX as our AMC.

I feel very strongly about the team that a mortgage company puts together to provide excellent customer service to our clients and our realtor partners. It's important that we also have data integrity on all our appraisals for our company to survive in today's market.

A company has to be careful about the properties it is lending on. I can honestly say that with APEX I feel we are getting good honest information on properties and their values. This helps us to make the important decisions about extending credit on properties that can make or break a company.

APEX customer service is exemplary and the ordering tool is integrated into our origination system, which makes it easy to use.

APEX is helping my team to succeed in this market. I can't say enough great things about APEX, I will always work with Tim Hamilton and I recommend his company to anyone who wants to align themselves with a good honest group, who work hard to earn your business and keep it!

Sincerely,

A handwritten signature in blue ink that reads "Bonnie M. Cotta".

Bonnie Cotta

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