



A Division of  
Finance of America  
Mortgage LLC  
NMLS: 1071

To Whom It Concern,

As a producing Branch Manager during my time working with FAM/PCM I have had the privilege of working with their amazing appraisal department which was created and run by Dave Houseman. We worked together for the entire 8 years of its existence until recently when he accepted the position of Vice President of Business development for Apex Appraisals. During the 8 years, I have worked with Dave Houseman he has consistently shown an attention to details with the utmost sense of urgency and a process knowledge 2nd to none in the appraisal industry. I have worked with some of the biggest AMCs in the mortgage industry and have had great success. Now that Dave Houseman is at Apex Appraisals; I am now working exclusively with Apex because I know what Dave brings to the process and it has already shown in the results of my appraisal orders.

I highly recommend using Apex appraisals and working with Dave Houseman and his amazing staff as they know how to communicate and get the job done as efficiently as possible to expedite a smooth transaction for all parties involved.

Sincerely,

David J. Beliard  
Branch Manager  
MLO #259457

Coastal Pacific Mortgage

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