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Tim Hamilton

Apex Appraisal Service

To whom it may concern,

The California Inland Region of Guild Mortgage (formerly the Comstock Mortgage team) has utilized the services of Apex appraisal management for approximately 3-4 years. During our transition with Guild, we used other companies for a short time too. It was during this transition that we really learned the value of Apex and their team. The Apex team is very personable, responsive and most of all KNOWLEDGEABLE about the issues of appraisals as they relate to our underwriting and loan process. We appreciate their diligence in reviewing the work product of their appraisers PRIOR to sending reports to us and their quick response for any needs AFTER the file has been sent to us. I highly recommend Apex for your appraisal needs!

Sincerely,

A handwritten signature in blue ink, appearing to read "JT", with a long horizontal line extending to the right.

Jeff Tarbell

CA Inland Regional Manager