

**IN THE COUNTY LEGISLATURE OF JACKSON COUNTY, MISSOURI**

**A RESOLUTION** transferring \$17,800.00 within the 2013 Assessment Fund and awarding a contract for the furnishing of property advisory services to Todd Appraisals of Kansas City, MO, under the terms and conditions of Request for Proposals No. 36-12, at a cost to the County not to exceed \$23,000.00.

**RESOLUTION NO. 18178**, May 20, 2013

**INTRODUCED BY** Scott Burnett, County Legislator

WHEREAS, the Assessment Department is in need of appraisal consulting services to assist in the review of procedures for assessing real property for tax purposes, including modeling programs and systems, documentation procedures, and tools for determining value; and,

WHEREAS, a total of forty-seven notifications were distributed and one response was received; and,

WHEREAS, the Director of Finance and Purchasing recommends the award of a contract for these services to Todd Appraisals of Kansas City (Jackson County), MO, under the terms and conditions of RFP No. 36-13, as the lowest and best bidder; and,

WHEREAS, a transfer is necessary to place the necessary funds in the proper spending account; and,

WHEREAS, the County Executive recommends said transfer; now therefore,

BE IT RESOLVED by the County Legislature of Jackson County, Missouri, that the following transfer be made within the 2013 Assessment Fund:

<u>DEPARTMENT/DIVISION</u>	<u>CHARACTER/DESCRIPTION</u>	<u>FROM</u>	<u>TO</u>
Assessment Fund Assessment Department			
045-1902	56790 – Other Contractual Srvs	\$17,800	
045-1902	56080 – Other Professional Srvs		\$17,800

and,

BE IT FURTHER RESOLVED by the County Legislature of Jackson County, Missouri, that the County Executive be and hereby is authorized to execute an agreement with Todd Appraisals of Kansas City, MO, at a cost to the County not to exceed \$23,000.00, in a form to be approved by the County Counselor; and,

BE IT FURTHER RESOLVED that the Director of Finance and Purchasing is authorized to make all payments including final payment on the Agreement.

Effective Date: This Resolution shall be effective immediately upon its passage by a majority of the Legislature.

APPROVED AS TO FORM:

*Jay D. Hale*  
Chief Deputy County Counselor

*W. Alfred Nye*  
County Counselor

Certificate of Passage

I hereby certify that the attached resolution, Resolution No. 18178 of May 20, 2013, was duly passed on May 20, 2013 by the Jackson County Legislature. The votes thereon were as follows:

Yeas 8

Nays 0

Abstaining 0

Absent 0

Excused 1

5/22/13  
Date

*Mary Jo Spino*  
Mary Jo Spino, Clerk of Legislature

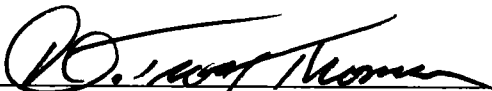
Funds sufficient for this transfer are available from the source indicated below.

ACCOUNT NUMBER: 045 1902 56790  
ACCOUNT TITLE: Assessment Fund  
Assessment Department  
Other Contractual  
NOT TO EXCEED: \$17,800.00

There is a balance otherwise unencumbered to the credit of the appropriation to which the expenditure is chargeable and there is a cash balance otherwise unencumbered in the treasury to the credit of the fund from which payment is to be made each sufficient to provide for the obligation herein authorized.

ACCOUNT NUMBER: 045 1902 56080  
ACCOUNT TITLE: Assessment Fund  
Assessment Department  
Other Professional Services  
NOT TO EXCEED: \$23,000.00

May 20, 2013  
Date

  
Director of Finance and Purchasing

# REQUEST FOR LEGISLATIVE ACTION

Completed by County Counselor's Office:

Res/Ord No.: 18178

Sponsor(s): Scott Burnett

Date: May 20, 2013

<p><b>SUBJECT</b></p>	<p>Action Requested  <input type="checkbox"/> Resolution  <input type="checkbox"/> Ordinance</p> <p>Project/Title: <u>Authorizing the County Executive to enter into a contract with Todd Appraisals for the purpose of providing additional technical support to the County's Assessment Department.</u></p>												
<p><b>BUDGET INFORMATION</b>  <i>To be completed By Requesting Department and Finance</i></p>	<table border="1"> <tr> <td>Amount authorized by this legislation this fiscal year:</td> <td>\$23,000</td> </tr> <tr> <td>Amount previously authorized this fiscal year:</td> <td>\$</td> </tr> <tr> <td>Total amount authorized after this legislative action:</td> <td>\$23,000</td> </tr> <tr> <td>Amount budgeted for this item * (including transfers):</td> <td>\$23,000</td> </tr> <tr> <td>Source of funding (name of fund) and account code number; FROM / TO</td> <td>FROM ACCT 045 1902 56790</td> </tr> <tr> <td>Transfer \$17,800 from 045-1902-56790 to 045-1902-56080</td> <td>TO ACCT 045-1902-56080</td> </tr> </table> <p>* If account includes additional funds for other expenses, total budgeted in the account is: \$</p> <p><b>OTHER FINANCIAL INFORMATION:</b></p> <p><input type="checkbox"/> No budget impact (no fiscal note required)  <input type="checkbox"/> Term and Supply Contract (funds approved in the annual budget); estimated value and use of contract:  Department: Estimated Use: \$</p> <p>Prior Year Budget (if applicable):  Prior Year Actual Amount Spent (if applicable):</p>	Amount authorized by this legislation this fiscal year:	\$23,000	Amount previously authorized this fiscal year:	\$	Total amount authorized after this legislative action:	\$23,000	Amount budgeted for this item * (including transfers):	\$23,000	Source of funding (name of fund) and account code number; FROM / TO	FROM ACCT 045 1902 56790	Transfer \$17,800 from 045-1902-56790 to 045-1902-56080	TO ACCT 045-1902-56080
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<p><b>PRIOR LEGISLATION</b></p>	<p>Prior ordinances and (date):</p> <p>Prior resolutions and (date):</p>												
<p><b>CONTACT INFORMATION</b></p>	<p>RLA drafted by (name, title, &amp; phone): Shelley Kneuvean, Chief Operating Officer</p>												
<p><b>REQUEST SUMMARY</b></p>	<p>As was reported to the Legislature last week, the Assessment Department is in the process of reviewing a number of files related to reassessment. To assist in this process, a Request for Proposals was issued last week seeking appraisal firms. Notices were faxed and emailed to a total of 47 firms. One (1) response was received.</p> <p>The consultant will provide a review of all procedures and policies with regard to assessing real property, tools for determining value including without limitation the Computer Assisted Mass Appraisal techniques, modeling programs and systems, and documentation procedures for making said determinations.</p> <p>Additionally, the Consultant shall review a representative sample of detail files of real property reassessments identified by the County for additional internal review.</p> <p>Finally, the Consultant shall review the use of current modeling programs, techniques, and systems currently used, assess their effectiveness, and review other tools and products available on the market for consideration.</p> <p>A transfer of \$17,800 from Other Contractual Services into Other Professional Services will be necessary.</p>												

CLEARANCE	<input type="checkbox"/> Tax Clearance Completed (Purchasing & Department) <input type="checkbox"/> Business License Verified (Purchasing & Department) <input type="checkbox"/> Chapter 6 Compliance - Affirmative Action/Prevailing Wage (County Auditor's Office)	
ATTACHMENTS		
REVIEW	Department Director:	Date:
	Finance (Budget Approval): <i>If applicable</i>	Date:
	Division Manager: <i>Mary Rasmussen</i>	Date: <i>5/20/13</i>
	County Counselor's Office:	Date: <i>5/20/13</i>

Fiscal Information (to be verified by Budget Office in Finance Department)

- This expenditure was included in the annual budget.
- Funds for this were encumbered from the \_\_\_\_\_ Fund in \_\_\_\_\_.
- There is a balance otherwise unencumbered to the credit of the appropriation to which the expenditure is chargeable and there is a cash balance otherwise unencumbered in the treasury to the credit of the fund from which payment is to be made each sufficient to provide for the obligation herein authorized.
- Funds sufficient for this expenditure will be/were appropriated by Ordinance # \_\_\_\_\_
- Funds sufficient for this appropriation are available from the source indicated below.

Account Number:	Account Title:	Amount Not to Exceed:
045 1902 6080	Assessment Fund Other Professional Services	\$23,000

- This award is made on a need basis and does not obligate Jackson County to pay any specific amount. The availability of funds for specific purchases will, of necessity, be determined as each using agency places its order.
- This legislative action does not impact the County financially and does not require Finance/Budget approval.



# TODD APPRAISAL

RIGHT ON VALUE, RIGHT ON TIME



date:  
May 19, 2013

To:  
Office of the Jackson County Purchasing Department  
Room G-1, Ground Floor  
Jackson County Courthouse  
415 E 12th Street  
Kansas City, MO 64106

Re:  
RFP No. 36-13

From:  
Jason Ormiston  
Todd Appraisal, Inc.  
PO Box 7215  
Kansas City, MO 64113  
816.822.2424  
toddappraisal.com



Office of the Jackson County Purchasing Department  
Room G-1, Ground Floor  
Jackson County Courthouse  
415 E 12th Street  
Kansas City, MO 64106

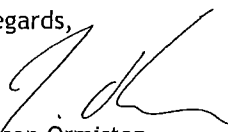
RE: Request for Proposal No. 36-13

May 19, 2013

To Whom It May Concern:

Enclosed is our proposal response to RFP No. 36-13 for technical expertise in the area of Property Appraisal for the Jackson County, Missouri Assessment Department. All questions and comments regarding any enclosed materials may be directed to me. We look forward to hearing a proposal decision.

Regards,



Jason Ormiston  
Todd Appraisal  
1021 W 68th Terrace  
Kansas City, MO 64113  
816-822-2424  
jormiston@toddappraisal.com

**AFFIDAVIT**

STATE OF Missouri )  
 ) SS.  
COUNTY OF JACKSON )

County of Jackson State of Missouri of the City of KANSAS CITY being duly sworn on her or his oath, deposes and says;

1. That I am the Owner (Title of Affiant) of Todd Appraisal, Inc (Name of Respondent) and have been authorized by said Respondent to make this Affidavit upon my best information and belief, after reasonable inquiry as to the representations herein.
2. No Officer, Agent or Employee of Jackson County, Missouri is financially interested directly or indirectly what Respondent is offering to sell to the County pursuant to this Invitation (though no representation is made regarding potential ownership of publicly traded stock of respondent).
3. If Respondent were awarded any contract, job, work or service for Jackson County, Missouri, no Officer, Agent or Employee of the County would be interested in or receive any benefit from the profit or emolument of such.
4. Either Respondent is duly listed and assessed on the tax rolls of Jackson County, Missouri and is not delinquent in the payment of any taxes due to the County or Respondent did not have on December 31, 2012 any property subject to taxation by the County and if respondent is duly listed and assessed on the tax rolls of Jackson County, Missouri, respondent agrees to permit an audit of its records, if requested by the Jackson County Director of Assessment, as they relate to the assessment of Business Personal Property.
5. Respondent has not participated in collusion or committed any act in restraint of trade, directly or indirectly, which bears upon anyone's response or lack of response to the Invitation.
6. Respondent certifies and warrants that Respondent or Respondent's firm/organization is not listed on the General Services Administration's Report of Debarred and/or Suspended Parties.
7. Respondent certifies and affirms its enrollment and participation in a federal work authorization program with respect to the employees working in connection with the contracted services.
8. Respondent certifies and affirms that it does not knowingly employ any person who is an unauthorized alien in connection with the contracted services.

Todd Appraisal (Name of Respondent)  
By: [Signature] (Signature of Affiant)  
Supervisory Appraiser/Owner (Title of Affiant)

Subscribed and sworn to before me this 20 day of May, 20 13

[Signature]  
NOTARY PUBLIC in and for the County of JACKSON (SEAL)  
State of MISSOURI  
My Commission Expires: 05/13/16

**KRISTIN KIJOWSKI**  
Notary Public - Notary Seal  
STATE OF MISSOURI  
Jackson County  
My Commission Expires May 13, 2016  
Commission # 12340977

JACKSON COUNTY, MISSOURI  
COMPLIANCE REVIEW FORM

Report Date: 5/20/2013 (All reports expire annually on December 31<sup>st</sup>)

**DIRECTIONS FOR COMPLETION:**

Please fill out form completely. If a question refers to "past report" and this is your first one, place "1<sup>st</sup> Report" in the blank. If a question addresses an area which does not apply to your company, such as (subcontractors), place "N/A" in the blank. Please be sure this and subsequent reports are SIGNED AND DATED. If you have any questions, please call our office at (816) 881-3467.

Mail/Fax or Email reports to:  
Tom Wyrch  
Contract Compliance Review Director  
415 East 12<sup>th</sup> Street - 2<sup>nd</sup> Floor  
Kansas City, Missouri 64106  
EMAIL: [cro@jacksongov.org](mailto:cro@jacksongov.org)  
FAX: (816) 881-1223

**1. COMPANY DESCRIPTION:**

Name of Company Todd Appraisal, Inc.  
Street Address 1021 W. 68th Ter  
City Kansas City State MO Zip 64113  
Email Address: jormiston@toddappraisal.com  
Website Address: toddappraisal.com  
Area Code 816 Telephone Number 822-2424  
Representative Name Jason Ormiston

**2. COMPANY STATISTICS:**

- A. Total number of Employees 4  
B. Total Number of Employees who are:  
1. Women 3 4. Asian \_\_\_\_\_  
2. Hispanic \_\_\_\_\_ 5. American Indian \_\_\_\_\_  
3. Black \_\_\_\_\_ 6. Other \_\_\_\_\_

- |   | YES | NO  | N/A                 |
|---|-----|-----|---------------------|
| 3. Has your company advertised for applicants since your report?<br><u>If so, please attach a list of publications in which ads appeared, the dates of advertising, and copies of such advertisement</u>        | ___ | ___ | <u>X</u> 1st Report |
| 4. Has there been an effort since your last report to further orientate supervisors and key personnel to the spirit and intent of the program?<br><u>If so, please attach a detailed report of such efforts</u> | ___ | ___ | <u>X</u>            |
| 5. Have there been any adjustments in your job prerequisites or your recruiting and intake procedures?<br><u>If so, please attach a narrative of such efforts.</u>  | ___ | ___ | <u>X</u>            |

- |  | YES | NO  | N/A      |
|--|-----|-----|----------|
| 6. Has any effort been made since your last report in disseminating your policy to all your employees or in encouraging them to refer Minority or Female applicants?<br><u>If so, please attach a narrative of such efforts.</u> | ___ | ___ | <u>X</u> |
| 7. Are you attaching any other comments or concerns which you would like to have reviewed as part of determining compliance with your programs?  | ___ | ___ | <u>X</u> |

List all minority contractors/suppliers (Minority Owned Business Enterprises MBE or Women Owned Business Enterprises WBE) with which you have contracted during this reporting period.

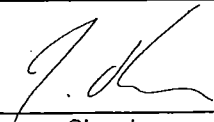
NAME OF COMPANY 1st Report  
STREET ADDRESS \_\_\_\_\_  
REPRESENTATIVE NAME \_\_\_\_\_  
TELEPHONE NUMBER \_\_\_\_\_  
EMAIL ADDRESS \_\_\_\_\_  
WEBSITE ADDRESS \_\_\_\_\_  
PRODUCTS, SERVICE, AREA OF SCOPE OF WORK:  
  
DURATION OF CONTRACT 1st Report  
AMOUNT OF CONTRACT \_\_\_\_\_

REPEAT THE ABOVE INFORMATION ON A SEPARATE SHEET FOR ADDITIONAL MBE/WBE FIRMS WITH WHOM YOU HAVE CONTRACTED.

Figures of Employment Analysis section of this report was obtained from:

	YES	NO
1. Available employment	___	___
2. Visual check	___	___
3. Other (specify) _____	___	___

This Compliance Review Form was prepared and submitted by:

  
\_\_\_\_\_  
Signature

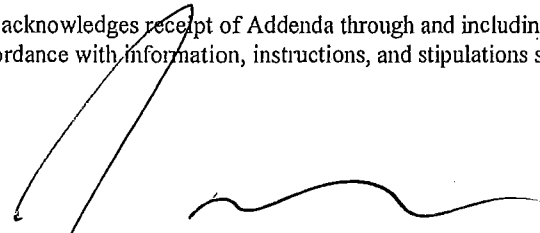
Jason Ormiston, Supervisory Appraiser/Owner  
\_\_\_\_\_  
Name and Title

05/19/2013  
\_\_\_\_\_  
Date

I certify that all answers and information herein contained are true to the best of my knowledge, and I understand that any mis-statement of fact may subject this company to non-compliance procedures.

**ACKNOWLEDGMENT OF RECEIPT OF ADDENDA**

The undersigned acknowledges receipt of Addenda through and including numbers \_\_\_\_\_ and that this Proposal is submitted in accordance with information, instructions, and stipulations set forth therein.

  
\_\_\_\_\_  
Signature of Respondent

05/20/2013  
Date

Todd Appraisal, Inc.  
Company Name

PO Box 7215  
Address

Kansas City, MO 64113  
City, State, and Zip

816-822-2424  
Phone

## Section 3.4

### ***About The Company ...***

Todd Appraisal was founded in Kansas City in 1998 and throughout its history has practiced a policy of slow and steady growth built on personal relationships and trust. The company began in Brookside with two appraisers and has grown to contract with up to twenty mainstay appraisers per year. The primary service area is the Kansas City, Missouri MSA, and the total service area encompasses a total of twelve counties in Kansas and thirty-four counties in Missouri, including the markets of Springfield/Branson, Columbia/Jefferson City, Rolla and St. Louis. Extended markets coverage includes Phoenix, Tulsa and Dallas. In addition, Todd Appraisal has cultivated a relationship with two local Appraisal Management Companies (AMC's) and can assist in providing consultation and support for difficult markets.

It often is the case today that many clients will never meet the homeowners face to face. In those circumstances, the appraiser is the only personal contact that homeowners have and it's important that the appraiser not only represent themselves well, but reflect positively upon the client in whom they've placed their trust. Todd Appraisal considers an appraisal assignment an extension of that trust. From initial contact through the property inspection and report delivery, Todd Appraisal ensures that the client is represented with the utmost professionalism.

We're always available. Through contact with the office staff to the appraisers in the field to middle of the night orders via our website, we look forward to working with you in the future.

### ***About the Owner ...***

Jason T. Ormiston founded Todd Appraisal in 1998 and has performed hundreds of appraisal and consulting assignments for any number of clients. He is currently certified in Missouri and Kansas and is on the FHA roster in both states. Jason has experience in residential, REO / HUD, complicated and high value properties, compliance reviews and staff training on a daily basis. He has taught educational seminars for client staff and Realtors, has developed Scopes of Work for both traditional and nontraditional lenders and banks and he regularly consults with a regional AMC and several legal professionals. In off hours, he enjoys camping, coaching soccer and the Kansas City Royals.

### ***And our Primary Staff ...***

**Chris Wolfenbarger** has been an appraiser since 1996 and has performed countless valuations in Kansas, Arizona and his home state of Missouri. He has performed primary residential appraisals with a specialized focus in high end and unique properties as well as HUD and REO properties. Chris is currently a Medic with the Missouri National Guard, 1141 Sapper Engineer Company, stationed out of Kansas City, Missouri and has been decorated with an Army Commendation Medal, an Army Meritorious Unit Citation, the Order of the Dragoon commendation and a Purple Heart. In his off hours, he enjoys cooking, competition shooting and anything related to the NFL and the Kansas City Chiefs.

**Ron Wright, Thad Scott, and Brett Ready** are each certified FHA appraisers with varying degrees of experience and specialties in Kansas and Missouri for the past seven years. Doug Wilson is the newest member of our staff, certified just this year in the state of Kansas. He is currently working toward his FHA accreditation.

**Debbie Cronin, Jonathan Tester, Michael Vogt, and Koni Hough** have almost fifty years of combined appraiser experience in the states of Kansas and Missouri. They are each licensed and qualified to perform a wide range of forms and reports.

**Anne Kohl** is the Office Manager for Todd Appraisal, serving as the point of contact for all incoming appraisal work. With over ten years in the mortgage industry as a processor and closer for GTE Credit Union and JP Morgan Chase, Anne then moved to the appraisal industry with Terra-Val AMC and finally as office manager for Todd Appraisal. Her experience in the mortgage industry on both sides provides a unique understanding of our clients' needs. She works tirelessly to ensure effective communication between lender and appraiser and manage assignments within our current regulatory framework to deliver satisfactory resolution to each appraisal assignment.

#### **Specialized Appraisal Services Provided**

REO / HUD and other distressed properties

- Jason, Chris, Ron, Thad, Brett, Debbie, Michael

Complicated properties such as jumbos and unique properties

- Jason, Chris

Review

- Ron, Thad, Michael, Koni, Debbie

203k and other rehabilitation assignments

- Jason, Wolf, Ron, Brett

Condominiums

- Jason, Chris, Ron, Thad, Debbie

Rural/Acreage

- Ron, Thad, Doug, Brett, Koni, Jonathan, Michael

Farms, farmland and other rural income producing properties

- Doug

Consulting

- Jason, Chris, Ron, Doug, Jonathan, Koni, Michael

Teaching/Continuing Education

- Jason, Chris

## Section 3.4, Continued

- 3.4 (a). Addressed on Todd Appraisal Summary pages
- (b). Todd Appraisal, Inc. is 100% owned and operated by Jason Ormiston.
- (c). In addition to the providing real estate valuations since 1994, the principle of Todd Appraisal has studied macro economics. It is only through luck that he changed direction in 1993 from working in the stock market to working in micro economics every day. The real world interpretation of economic theory has been a fascinating benefit to an interesting and challenging career. Within the past few years, Jason has expanded his professional reach to include management consultation. Clients have included a pharmacy startup in Mississippi, an India-based data company, a computer retailing operation in North Kansas City and a regional service company. The challenge of a turn around project in Todd Appraisal's own community is too great an opportunity to ignore.
- (d). Todd Appraisal and it's primary servicing contractors have made great efforts to expand beyond the field of real estate valuation to touch all areas of the community. The company and Chris Wolfenbarger in particular are active in charitable organizations dedicated to serving wounded veterans in the guise of both Wounded Warriors and The Few, an organization founded to serve former members of the Special Forces who may have a particularly difficult time transitioning to civilian life. Jason Ormiston has acted as a mentor to two former correctional inmates who wished to change directions in life. Turn around projects require a specialized talent, one which Todd Appraisal has cultivated.
- 3.5 - Jason Ormiston performed some limited consulting work with Raytown when the city was considering plans to redevelop it's downtown. Unfortunately, this took place immediately prior to the credit crises when the entire planet ran out of money. The project did not go very far.
- When Jason was approached by an elderly owner of a large number of blighted properties in Midtown and asked to assist in unraveling a wide spectrum of title chain issues, *lis pendens* filed by the city and laundry lists of code ordinance violations so that the properties could be sold, it was the beginning of an odyssey that included begging city attorneys, cajoling out of town buyers into paying for repairs prior to ownership and trying to communicate with a deaf property manager who could no longer maintain properties. The experience lasted nearly a year until the city attorneys ran out of patience, but what the endeavor lacked in financial reward more than made up for itself in lessons learned.
- 3.6 As some assignments can encumber appraisers and consultants with confidentiality agreements, I will provide reference information for people with whom I have engaged in any level of commerce. Please see the attached references page. See Index B.
- 3.7 See Index C.
- 3.8 None. However, Chris Wolfenbarger is a wounded veteran and when we subcontract work to an out of state AMC, we nearly always choose Valued Veterans, a company founded upon giving preference to former military veterans.
- 3.9 The bid is enclosed in the envelope in which this document was delivered and is in it's own letter envelope.



# Proposal

## 2.1 General Review

The review process for a mass appraisal is not merely a review of the program and data model, it's a review of information collection methods and verification, inspection review, data entry, data exclusion and inclusion and more verification. If the prospective client wishes to attack the problem with a band-aid, there can be quick-fix solutions. For a true cure to the well-documented problems in the Assessment Department, I recommend a thorough top to bottom review by both appraisers who fundamentally understand modern valuation techniques utilizing Means Regression Analysis (MRA) and professionals who understand proper data modeling methodology. This is not a process that can take place within a three week period. At the end of week three, I would expect that a plan for *aspects* of the process can be presented to decision makers in order detail a roadmap to an eventual permanent solution.

## 2.2 Specific Review Process

The selected property files to review can either be randomly selected or a portion of the 18,000 'problem files' identified in The Kansas City Star. Either way, the process to address the properties will likely be the same.

Given the time frame, it is likely the scope of the review will be a commercially available AVM (Automated Valuation Model). Todd Appraisal utilizes a Realtor-owned AVM daily which will serve the function well.

The files will likely break down to the following level of certainty when deriving value

- 2/3 (600) of the properties we investigate will be able to be valued within reasonable parameters through the use of an AVM.
- No more than 210 and likely closer to 100+/- of the properties will be unable to be valued due to lack of recent or relevant data and will require an investigation of relevant sales using Heartland MLS.
- The remaining properties may require exterior inspection. Each of these inspections and valuations will require one to four hours, thus 250-400 hours to perform.

Even assuming all 900 files are perfectly well-documented and relatively simple to review, it is necessary to understand the review Scope of Work before a definite turn-time can be given.

## 2.3 Modeling Analysis

New MRA programs are being made available to the market, and the price for these applications has been on the decline. If the model is truly unable to be repaired or is so dated as to be unworkable, a replacement should be readily available. As stated before, a data model integrates a huge range of inputs that, if improperly applied, can tend to negatively affect the output.

It is assumed that, unless there has been a fundamental change, the model worked in the past. If it previously function adequately, it should work correctly now. Todd Appraisal employs a data modeler for instances such as this, but in mine and his experience, models that previously functioned don't suddenly become inadequate. The true solution to data modeling problems is likely the quality of the data itself.

## 2.4 Timeframe

Jason Ormiston will be available towards the middle of the week of the 20<sup>th</sup> - 27<sup>th</sup>. Chris Wolfenbarger will be available in approximately ten days if needed and Matt Hussey, the data modeler, will be available in two weeks.

Otherwise, additional support from valuation professionals have been contacted concerning their availability and should be able to be contracted in relatively short order.

## References

Name: Doug Curry  
Title: CEO  
Organization: Xceligent  
Phone Number: 877-628-5300  
Reference Type: Personal/Professional

Name: Denny Hoskins  
Title: Representative, District 121  
Organization: Missouri House of Representatives  
Phone number: (573) 751-4302  
Reference Type: Personal

Name: Linda Jordan  
Title: LPO Manager  
Organization: Guadalupe National Bank  
Phone number: (816) 454-8700  
Reference Type: Professional

Name: Heath Kasselmann  
Title: Former Owner and COO  
Organization: Enterprise Pharmacy  
Phone number: (601) 880-3043  
Reference Type: Personal/Professional

Name: Amy Kersten  
Title: Disposition Specialist  
Organization: Matt Martin Real Estate Management  
Phone number: (512) 402-5879 Ext. 504  
Reference Type: Professional

Name: John Kolbe  
Title: CEO  
Organization: Town and Country Bank  
Phone number: (573) 426.4900  
Reference Type: Professional

Name: A.W. Pickel III, CMC  
Title: President/CEO  
Organization: LeaderOne Financial  
Phone number: (913) 747-4000  
Reference Type: Professional