



In 1987 T. Davis and Associates began performing appraisals for Banks, Mortgage Companies, Credit Unions and individual clients. The emphasis has always been the client, in terms of delivering a good accurate valuation as expedient as possible.

The company now performs a variety of appraisal types, as client needs change and have kept a pace with the changing technological times, in terms of delivering online appraisals.

All appraisers are Independent in the most fundamental sense of the word. They live in or near the counties they cover and have a vast experienced knowledge of past and current trends in the local market.

All appraisers have at least 10 years experience performing appraisals in their respectful counties.

All appraisers are required to keep current with all USPAP guidelines, by virtue of continuing education and various seminars. All appraisers are Licensed and / or Certified in the State of California. This is monitored constantly by the T Davis and Associates Admin Staff.



Lender Insulation/Appraiser Independence

All appraisers are independent from the clients. T Davis and Associates Admin Staff, monitors all correspondence by the client, then assigns appraisals to our panel of appraisers. There is never any contact between the client and the appraiser. This is accomplished through two secure websites.

The completed appraisals are then reviewed by our review committee, checked for content, independence compliancy and audited. It is electronically checked to be compliant with every changing HVCC and USPAP guidelines, the appraisal is then manually reviewed by our review staff.

Appraisal management companies should be the solution to your appraisal needs and not the problem.

We are unique, in the fact that we are not reviewing appraisals from another state or distant locale, but typically in the same county. Our reviewers are Licensed/Certified appraiser and are current local appraisers in these areas. They have the knowledge and resources to pull data from the areas reviewed. This insures a greater quality and accuracy of reports. The review staff has a collective 50 years experience in the Bay Area. All appraisals are checked for supportability and the explanation of any controversial adjustments or value conclusions.

A close-up, artistic photograph of several stacked coins, likely quarters, showing their ridged edges and metallic texture. The lighting is dramatic, highlighting the curves and creating deep shadows.

Customary and Reasonable Fees

The Dodd-Frank Statute states “Lenders and their agents shall compensate fee appraisers at a rate that is customary and reasonable for appraisal services performed in the market and of the property being appraised”

We at T Davis and Associates, have been paying customary and reasonable fees to all of our appraisers for over 20 years even before the Dodd-Frank Statute (which was effective April 1, 2011), and will continue this compliant practice.

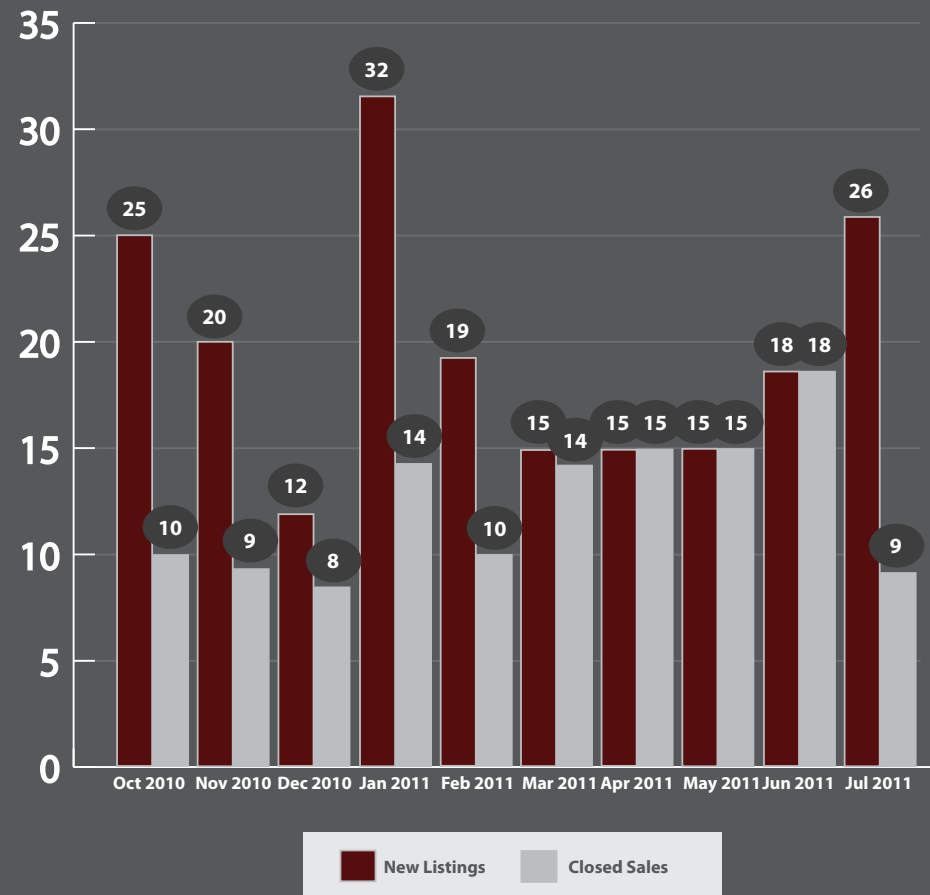
Counties that we cover: *Santa Clara, Santa Cruz, San Benito, San Mateo, Alameda, Contra Costa*

Why just these counties?

T Davis and Associates has maintained a very basic business model. Market only reputable clients, maintain your quality, and you will keep your clients forever. Our knowledge of the counties we cover, and the ability to review comprehensively, has insured our quality, and has allowed us to service outstanding clients on a long term basis. Our business grows as our clients grow, and we feel proud to be an integral part of that success.

It is our opinion, that larger national and even statewide Appraisal Management Companies, are not really in the Appraisal business anymore... they are in the make money business. How can they keep the quality of their appraisals, when someone is reviewing it from another state or distant locale?

The simple answer is ***They Cannot.***



Dispute Resolutions

We also have an independent staff to handle any Dispute Resolutions, in compliance with the Dodd-Frank Wall Street and Consumer Protection Act. This will be limited only to persons involved in the transaction.

What we will accept:

1. Requests to the appraiser to consider additional property information, or comparables.
2. Requests to appraisers to provide further detail for adjustments, or additional explanation for value conclusions.
3. Request appraiser to correct errors in the appraisal report.

We only ask that the process starts with the principals contacting the client first (preferably by email) and having the client forward any communication to our Admin Staff. We request this for transparency reasons only.

The review staff will review the request. Review any other suggested comparable sales. Contact the appraiser and discuss the comparable sales suggested, and get back to the client/interested party, within 2 working days and always sending a copy of the discussion to the client. We will review the information for relevancy to the property of concern.

What we will not accept:

1. Any undue pressure by any persons involved with the transaction to inflate or change values randomly
2. Reducing compensation for valuation services.
3. Changing payment terms for the purpose of influencing a predetermined outcome.
4. Impeding the standard assignment process.



Comprehensive Appraiser Panel Management

The Admin Staff at T Davis and Associates do not “reward” their panel appraisers on the basis of doing the assignment the “fastest and cheapest”.

They do get graded for accuracy in value conclusions, and completeness in information. All have local experience and are selected on their performance.

We believe that an appraisal should be “Self Contained” for information, and that the client should not have endless questions about the appraisal after reading. Controversial adjustments, such as location adjustments and condition adjustments should be explained. The value conclusion explanation or final reconciliation should be concise and understandable.

We demand two items out our appraisers “Be well researched and well documented” in your approaches to all assignments.

When receiving assignments, our appraisers will typically call the homeowner within 24-48 hours to schedule the appointment. The appraiser then notifies our Admin Staff the day, date and time of the inspection, and of the estimated time of delivery. The Admin Staff, then immediately posts to an independent 3rd party website or by email directly the current status of the assignment.

The appraisers will also notify the Admin Staff, of any delays beyond their (the appraisers) control. Working couples are very typical in the Counties we cover, and arranging times to meet for appraisal inspections, sometimes gets delayed by their schedules. This will get relayed to the client immediately as well.

The assignment is usually completed within 24 to 48 hours after the initial property inspection.

We also do “rush” appraisals for special cases, people leaving on vacation, purchases etc.

T Davis and Associates have been meeting client deadlines since 1987.

The appraisal then is sent via an independent website, and can be sent in any application the client needs. PDF, XML,ACI, Mismo, VSS, Lighthouse etc.