

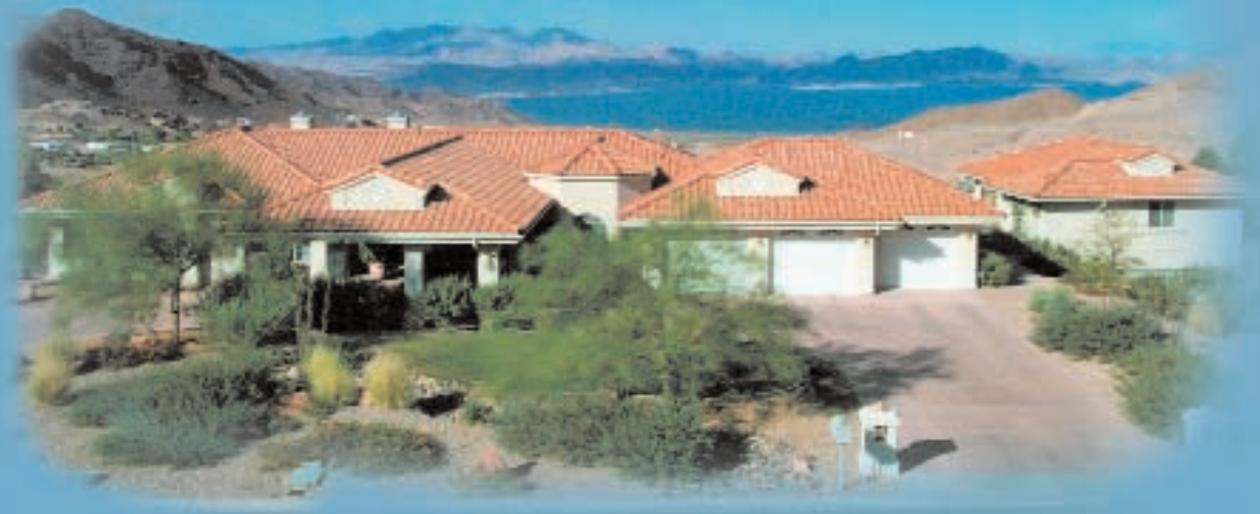


Appraisers



Appraisers

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serves the metro Phoenix area and beyond including your national needs, anywhere you require an appraisal, through our affiliate H.K. Bentley National Appraisal Management.

Our company uses the best technology available, allowing us to provide the most reliable and efficient reporting in the appraisal business.

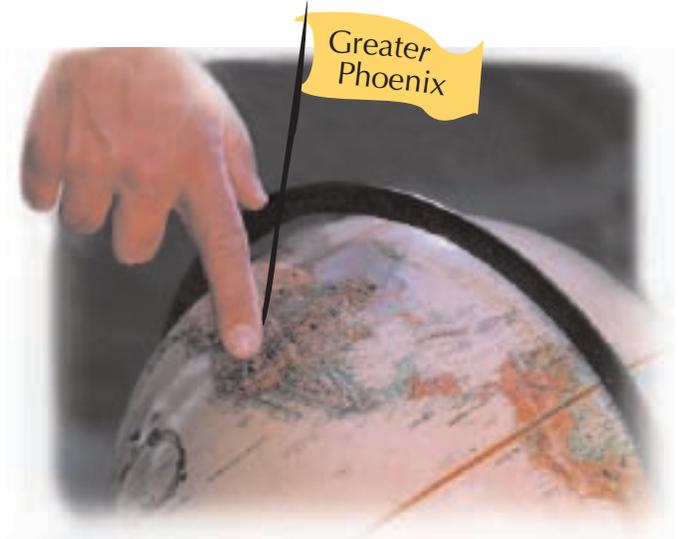
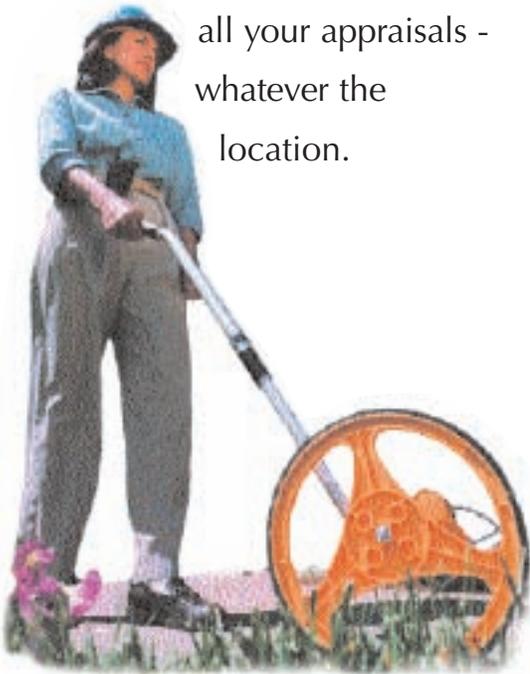
We have more than technology on our side. Over 20 years of experience has given us an intimate knowledge of how to prepare a quality appraisal. We service the entire greater Phoenix area. We can handle all of your appraisal, inspection or consulting needs.

H.K. Bentley is dedicated to providing great service and fair pricing. When you need appraisal services, think of H.K. Bentley, APPRAISERS. We know we can be an immediate asset to your business.

H.K. Territories

Covering a vast geographical region, H.K. Bentley has qualified appraisers who know your area. No need to juggle a book of names and numbers.

Let H.K. Bentley handle all your appraisals - whatever the location.



We're on your team

and we'll deliver expert appraisals in new construction, review services and general appraisals. Call us today to find out how we can complement your effort to originate loans with efficient and thorough service.



Our sister company, H.K. Bentley National Appraisal Management, links a network of qualified appraisers throughout the country.

If you are interested in an area not listed, feel free to contact us, we do it all.

Call toll-free **1-800-575-7513**
for professional appraisal services.





The Bentley Way

“We have perfected the appraisal process to assure you fast turn around and professional service”

The Order

Most of our clients order through our web site or by fax. However you choose to order, you can rest assured that your appraisal will get the professional attention it deserves. We will confirm to you receipt of the order by email, with a thank you confirmation. You can then use the assigned case number in real time at www.hkbentley.com. We immediately make contact to inspect the property. Our online system to check order status at our website, gives you confirmation of the order in our system, the date we made an appointment to see the property, confirmation that we inspected the case as well as the date we sent you the report. You can advise us of any changes in an online forum for your communication.

The Appointment

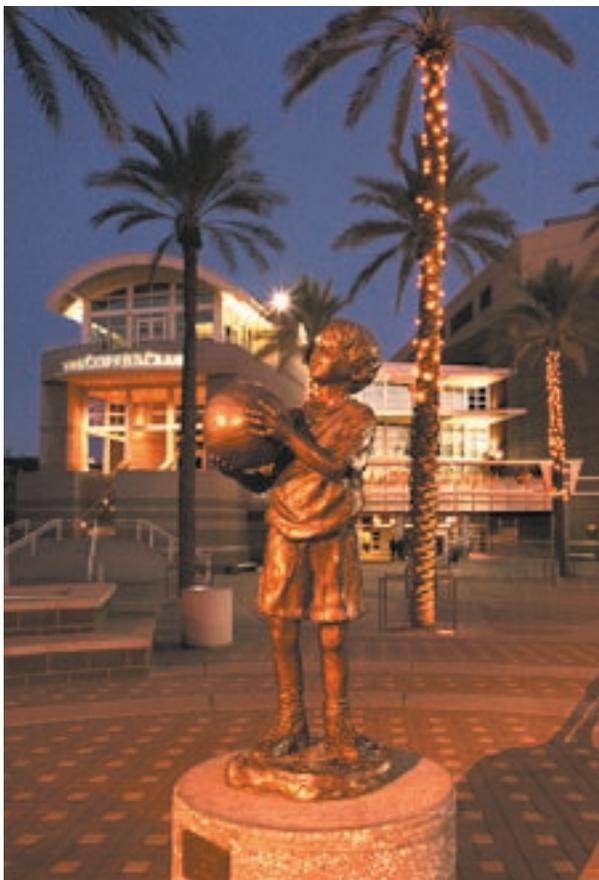
Our appraisers are linked to the office with a Nextel Radio's dispatch system, so we can find any appraiser at any time. They also carry state of the art digital cameras, producing clear, professional looking photos that download to our system in a matter of minutes. H.K. Bentley insists that all appraisers dress in a professional manner and act accordingly. We can assure you that our appraisers are a great reflection of you in the field. Professional attitude and the best technology available - ***That's the Bentley Way.***





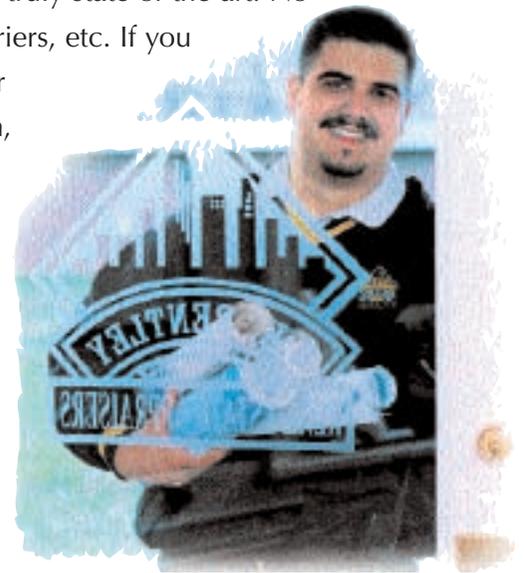
The Processing

Our high-tech equipment and appraisal software help keep our “paperwork” to a minimum. The office is equipped with digital mapping, flood, census, photos, and signatures. We utilize the latest technology, in both hardware and software. No one in the business is as advanced as H.K. Bentley in new techniques to improve and speed our efforts. We can process each appraisal quickly and error-free.



The Delivery

Today, we use the fastest and newest technology in the business. Our field appraisers use PDA's to collect data and digital photos. In rush situations, we send that data over cellular phones to our main servers to download and send to you. Reports are transmitted to you via email. It is fast, nearly instant and truly state of the art. No more FEDEX, couriers, etc. If you utilize a special or proprietary system, our IT team will integrate our system to yours. Today, getting an H.K. Bentley appraisal is fast, reliable and easy.



An Extra Measure

At H.K. Bentley, we know how important it is for you to stay informed. We make it a policy to update our clients every step of the way, confirming receipt of orders, announcing appointment dates, and confirming completed property inspections. If you need more information on an order, you can go check the status online in real time, you can email us at customerservice@hkbentley.com or just give us a call. Our fully computerized tracking system tells us the status of any case at anytime. The bottom line is that we want to make your business with us worry-free.



Foreclosure Asset Review

If you are in the process of handling a non-performing loan and its real estate asset, you need the services of a firm who has experience in this specialized area of appraisal. Our experience with foreclosures and other collateral real estate is comprehensive. We provide you with a thorough and accurate value and condition reporting of the property. We conduct inspections to secure property, evaluate its condition, assess the need for repairs, and determine marketability.

H.K. Bentley, APPRAISERS are the experts when you need valuation and inspection services on your collateral properties. We keep a careful watch over the field for you, reporting concisely on the status and the value of your properties. For no-nonsense real estate appraisal and inspection services on foreclosure properties, call us today.

USPAP Review

If you are in the legal field, you know how often real estate appraisals are used in your business. Appraising is a highly subjective business; complicating factors can lead to an incorrect appraisal. The Uniform Standards of Professional Appraisers Practice (USPAP) has very stringent guidelines. An appraisal that does not meet USPAP requirements can cause quite a headache for everyone involved. H.K. Bentley is the expert at appraisal review and compliance verification. We have the knowledge and experience to handle your most difficult cases and will provide you with a detailed copy of the appraisal review. The nation's largest lenders rely on us for their reviews. Let us become your source for accuracy and compliance.

Inspections

Our expertise is not confined only to appraisal services. At H.K. Bentley, we can also take care of all of your inspection needs. We handle finals, compliance inspections, FHA repair inspections, and construction draws.

Everyday we have clients call for last minute inspections. Our staff of appraisers are connected nationwide with NEXTEL dispatch so we can respond quickly and get the paperwork to you when you need it. We know how important it is for you to meet closing deadlines. When you can't afford to wait, give us a call. We can get it done.



What Our Clients Say

"One of the main reasons that H.K. Bentley has earned my business is that they are always able to meet our deadlines and provide us with an accurate and professional appraisal. Even if I have a super rush order or a property which presents special challenges, they do it right the first time."

*Kevin Darcey
Vice President
Allied Capital*



"We appreciate the firm's professionalism and expertise. Our underwriting staff calls the office directly with any questions and always receives prompt answers."

*Dottie Longo
DE Processor
First of America*

"H.K. Bentley always provides us high quality reports. We rely on them heavily for the simple reason that they come through for us."

*Scott Farr
CEO
First Midland Mortgage*

"I have been fortunate to have a working relationship with H.K. Bentley, APPRAISERS for over 17 years. Because of them we have been more successful as a company."

*Philip M. Urick
BB&T Mortgage*

"In this business, people and companies come and go. We have been fortunate to work with H.K. Bentley through thick and thin, busy markets and slower markers, they are a constant and an incredibly reliable vendor for us. You are a better company with H.K. Bentley doing your appraisals."

*Jerry Reiner
Regional Manager
First Republic Mortgage*

Pricing

Our fees do vary by region in the US.

We strive to keep our fees very competitive within the market. If you are quoted a lower price, call us. We will never let a deal pass because of a small difference in price. Our fees are determined by us to support a company and system that is the best in the business.



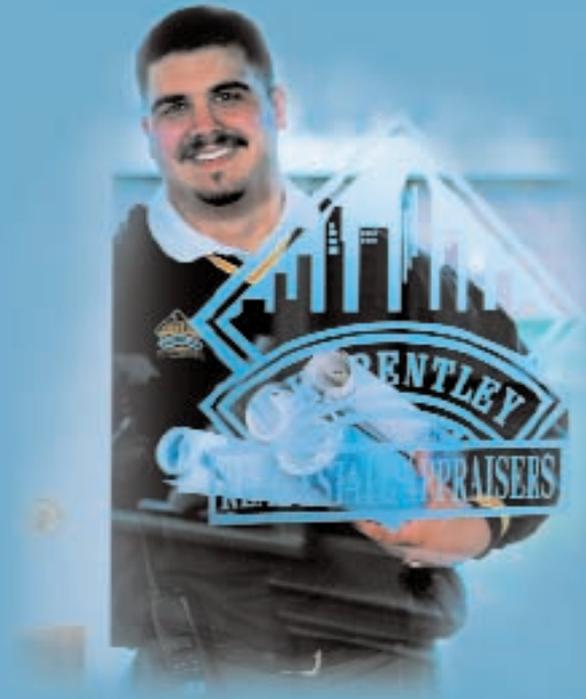
tel: **1-800-575-7513**

1-866-HKBENTLEY

fax: **1-888-380-2020**

**GREATER PHOENIX AREA
and NATIONALLY
ANYWHERE THROUGH**





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